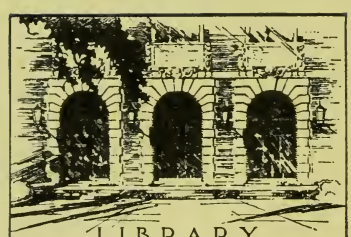

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VOL. II.

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The Daily Life of a New York Merchant—Habits and Ideas of One of the Class, Mr. Granville—Colonel Benson, the British Merchant—Merchants' Ideas of children—A plan concocted to marry Isabella Granville to Middleton Benson by their parents—Isabella at the piano—Arrival of the ship Dorothea from Batavia—A profitable voyage—Marion Monck informs Mr. Granville that he has left the house of Mrs. Nordheim—The City Hotel—Captain Watson—The Shades, in Thames Street—A pleasant night there.

THE daily life of a merchant in New York is one round of routine. He rises in the morning, gets a hasty breakfast, and before nine o'clock reaches his place of business. If he is a shipping merchant he reads the list of arrivals of that day, and the clearances of vessels the day previous. If he is any other sort of merchant, he reads that portion of the journal that affects his peculiar interest. Half an hour with the newspaper in his hand, and then he puts it one side

and goes at his work. The letters come from the post-office—these he reads, and then transfers them to his bookkeeper to be read and noted. An hour later he goes out into the street and attends to his out-door business, and perhaps stops at a refectory, an oyster cellar, or Delmonico's, and gets a stiff glass of brandy and a bite of something to eat, and then is back to his counting-house or store. Business, business, business. Business in his head, business in his actions, business in his thoughts, business at heart. He is nothing more than a body made up of business. He goes home to dine at five o'clock, and reaches his commercial palace filled with thoughts of business. He has left a loved wife—been absent from her nine hours. He has perfect confidence in her, and when he comes home, he tells her how successful he has been in business. He eats a hurried dinner, but delays longer to drink his wine. He returns to his business again after dinner, or if not he takes his hat and goes down to some place of amusement, or to see some friend. At or before eleven o'clock he is found at home, and after he gets his tod goes to bed. The next and ten thousand succeeding days, perhaps as long as he lives, is but a repe-

tition of the one day that we have given as a sample. He may acquire money, but even that is not all he desires. He is never as happy as when he is admired as the most extensive merchant of his class. He works for that; he battles for it night and day. As a politician he is a nobody. Empires may be overthrown, kingdoms conquered, a republic corrupted—it is nothing to the merchant—it has no connection with his business. He cares not who rules the city, the state, or the nation. He does not vote —it would take too much time, and he would be obliged to indirectly mix with people that he considers beneath him. Sunday is not a working day. He goes to church because it makes a man more respectable, and helps pass away the time. His religion is a part of his regular business. In early life he has married, has a family. They become a part of his business. He leaves his wife, perhaps a young charming woman, to get along the best way she can with nothing to do. Most women find something to do, and they have it all their own way, for from morning until night, day in and day out, the wife of a New York merchant can tell at any time where her husband is. But could the veil be removed from

the careless husband's eyes, he who is a worse slave than the Jane or Tom of the South—could he imagine for one moment in what manner his wife or the daughters, or the sons occupy their time, his business would lose its charm.

An eminent statesman once remarked that it was a remarkable fact that there should be a virtuous *rich* merchant's wife in New York, and on being asked why he thought this, he answered,

"Because, of all the male inhabitants of God's earth, the merchant is the only known class that abandon their wives and daughters without remorse or fear to be corrupted and betrayed by the idle and the vile of the other sex."

It was once a good custom in New York for merchants to have their dwellings in the same buildings with their stores. A return to that habit would save from vice thousands of wives. It is a good custom. The merchant can then look after his business and his honour at the same time.

Mr. Granville was just exactly the business man we have described. He ate his meals regularly. He went to church on Sunday. He had a good stock of wines in his cellar, and

occasionally gave a dinner. It was a part of his business. Most of those he invited were business men. If he invited others who had genius, it was to make the dinner go off better by having a few intellectual persons mixed in the business eaters. He had lost all hopes of seeing his son Walter again—that is to say, as he wished to see him. He did not regard him as a son but as a sailor, and as his confidence was lost by what the senior Granville called a gross act of filial disobedience, he determined that his remaining child should be the means of carrying out his design. On one occasion Colonel Benson called in State street. Mr. Granville was alone. Aunt Kate and Isabel had gone out to spend the evening at Mr. Grasper's. Between the Colonel and Mr. Granville, Walter's name had been a forbidden subject by quiet consent. This evening Mr. Granville alluded to him in the following manner: "Colonel, are you aware that I have never been so crossed in any matter, so completely disappointed, as at the overthrow of my plans, or rather of our mutual plans, in reference to our children, Walter and Margaret?"

"Children are inexperienced and great fools, Granville. I confess that I was annoyed for a short time, for Walter was a great favourite of

mine. I saw no reason why the match should not have been a happy one. We could have started the young couple fairly in life, and our own minds would have been at rest. I'll tell you, Mr. Granville, that one of the greatest anxieties in a person's mind, if he has sons or daughters, is that they will make an unfortunate match, especially so if you have money. There are so many prowlers about in a city like this—chaps that have got nothing, but dress well and can keep up appearances, and get into society. These fellows keep parents constantly on the look-out. I am never easy in my mind. There is my son Middleton—he is rising rapidly as a business young man. I am delighted with his conduct. He is not fooling about the town at nights, and has formed no bad acquaintances. He will be taken into the firm before he is much older, and I shall give him the capital that I have invested in that house, and withdraw my own name altogether. Now would it not be enough to make a man curse his father, if that favourite son should fall in love with some pretty shop-girl or some angelic book-folder? Yet I should not be surprised at it. It would only be in keeping with the proceedings of sons generally who have wealthy parents."

"I hope Middleton will never take any step,

my dear Colonel, that would be so utterly repugnant to your views for his future. I have to keep a careful watch upon my daughter Isabella, but thank God, she is heart whole, and will never disobey or cross my wishes; but as double security, I have got Tom's wife here, and she is a perfect woman of the world, and if there is any young man comes to my house to make love to my daughter, it will not be long before I should be fully informed of it. If your views, Colonel, are not changed, as we have been disappointed in one match between my son and your daughter, suppose we try again, with your son and my daughter."

"With all my heart, Granville; but we must manage somewhat differently. I shall take a warning from your son. I don't like to come directly in contact with mine, or he too might go off a three years' voyage. Consider it a bargain, between us. I will do for my son what you proposed to do for yours, and you shall do the same for your daughter that I proposed to do for mine. Now, if you agree to this, let us go to work and bring about the match as originating with the two young people themselves, and not with us. Come often to my house and bring your daughter with

you. I will make it a point to bring Middleton with me when I come here. Miss Isa must display her fascinations to the best advantage, and when we find there is a liking, then we can carry out our views; but don't let us try to do in two months what may take two years, and we shall see if we don't have more success in this marriage plot, than in the other one, which resulted, I am sorry to say, in losing your son, at least temporarily."

"I agree with you, perfectly, Colonel. I already perceive that your plan is a more feasible one than mine."

The return of Mrs. Tom Granville and Isabella interrupted the conversation of these two worthies, who were a fair sample of nine in ten of the parents of New York, who have marriageable children. Business. Position. Money. These are regarded as the materials for a suitable match. Honesty, talent, health, on the one part—beauty, virtue, amiability, intelligence, on the other, are not counted in the game. If they were, there would be few matches made between rich men's sons and daughters.

Colonel Benson was a man who had moved much in society, and could be very fascinating

when he chose to be so. When Isabella had removed her bonnet and shawl, he gazed at her for some time in silence. He was more struck than ever with her extreme loveliness. He drew his chair near her, and engaged her in a very animated conversation for some time. He was delighted with intelligent conversation. Then he asked her to play and sing some of his old favourite English songs, and without a moment's hesitation, or any hypocritical arts, which young ladies frequently use to enhance the value of this performance, she arose and went to the piano, which was an upright English piano, imported expressly from England for his child's use, by Mr. Granville. Isabella played all the English airs that she had learned to play to please her father. When she had finished, the colonel looked at Mr. Granville. There was an expression in his eyes which the father understood. He saw that the colonel was delighted with the prospect of such a wife for his son, and he could not control his feelings, but turned to Isabella and said:

"My dear Isabella, I am very glad I did not bring my son Middleton with me, for had he been in my place this evening, you would have se him crazy. But I will venture him the next time I come.

Isabella shuddered—she hardly knew why, but at that moment the bell rang, and shortly after, although it was late, Marion Monck entered the parlor. He bowed politely to all in the room, and then approached Mr. Granville with some letters.

"The ship Dorothea, Captain Watson, is below, sir. She is just in from Batavia with a cargo of sugar, and is consigned to the late firm. Captain Watson came to the office only a few moments ago. I took him up to the City Hotel. He will go down to the ship early in the morning, and wishes some directions; but I will wait until you have read your letters."

Meanwhile Mr. Granville was occupied in reading his letters, and as he read he commented upon them.

"The Dorothea will make a glorious voyage. Her sugar will bring eleven cents a pound from the ship, and they only cost five Spanish dollars the pecul."

"How much is a pecul, Mr. Granville?" asked Col. Benson.

"One hundred and thirty-three and one-third English pounds. The ship will clear twenty-five thousand dollars in her cargo, and pay a

good round freight to her owner;" replied Mr. Granville.

"Is the cargo owned by you?" asked Colonel Benson.

"It is owned one half by my late firm, and the other half belongs to John McGreen of Philadelphia, who also owns the ship. I am his agent here," replied Mr. Granville.

Some general conversation occurred, and then Colonel Benson remarked:

"Well, Granville, I see you have something to do to-night, and I will take my departure."

"You need not be in a hurry, although I shall call on Captain Watson as soon as I have finished my letters," said Mr. Granville.

Colonel Benson took leave of the two ladies, and soon after they bade Mr. Granville and Marion a pleasant good-night, and retired to their rooms. Mr. Granville and his clerk were left alone.

"A capital voyage the Dorothea will make, eh? How does Captain Watson look? I will go up and see the old sea dog presently. You must send a note to Havemeyers and the other sugar refiners early in the morning, and see if we can't sell this cargo of sugar from the dock.

It will save us a great deal of expense. You were late at the office to-night. Lucky, too, or you would have missed Captain Watson. How is Mrs. Nordheim?" demanded Mr. Granville.

"Quite well. I am going to leave there."

"Leave there! Why, I thought it was almost a permanent home? What is out? Have you and her quarrelled?" demanded Mr. Granville.

"Not that I am aware of. She told me this afternoon that she should probably give up the house soon, and although she did not wish to incommode me, yet the sooner I procured a home somewhere else, the better."

"Short and sweet. What are you going to do?" asked Mr. Granville.

"I have not made up my mind yet. This sudden notice has taken me all aback. I must try and get a boarding-house somewhere nearer the office," said Marion.

"You will do nothing of the kind. To-morrow do you come here with your trunk. I will have a room fixed up for you, and you will be perfectly at home. It will be very convenient for me. I shall save for you and myself a large amount of boot and shoe leather," said Mr. G.

"Really, you are very kind, but shall I not put you to inconvenience?" enquired Marion.

"What have you got to do with that? You are well acquainted with my daughter, and with Mrs. Tom Granville. Coming here will not be like going among strangers. But come, let us go up and see Captain Tommy Watson," said Mr. Granville.

The merchant and his clerk went up to the City Hotel. Mr. Willard smilingly told them that Captain Watson had left word that he had gone round to the Shades in Thames street, directly in the rear of the hotel. To "the Shades" they went, and there they found the captain with his mug of ale on the little table before him, and enjoying a cigar with great gusto. Mr. Granville and Marion took seats at the same table, and soon had their "mugs" before them. The main room was crowded with small tables, and every table had four to six persons about it. In the centre of the room was a large round table which accommodated twenty persons. These were drinking, singing songs, telling stories, and enjoying themselves without limit.

"I did not know that there was such a place as this in New York," remarked Marion.

"I did," said Captain Tommy Watson. "It is the only place where you can get a good glass of beer, and a 'Welsh rabbit.' I always come here when I am in New York. Besides the good drinks and eatables, there is always lots of fun going on here, and every hour the character of the guests change. In the morning you have one class that come here to get their breakfast. Tea or coffee and a mutton chop, or a deliciously done beef steak. Towards eleven o'clock, a class come here to get a mug of beer, some bread and cheese, or a cold cut. From twelve to three, merchants—some of the best in town, come to get a regular feed—a downright dinner. Then in the evening, all the leading literary men and wits come here, and in addition, a lot of chaps who have a little spare change, come and spend it, and hear the geniuses sing and talk;" said Captain Watson.

Captain Watson's description of the Shades was good a quarter of a century ago. But now, although the Shades is still in existence, and kept in the same place, yet its custom has sadly fallen off, and their character changed. Now and then a stray English actor lodges and boards there, and sometimes one of the ancient guests drop in

to see how his old haunt looks. But the majority of the customers have gone up town, or to their graves, and the Shades is desolate.

The Captain and his consignee, Mr. Granville and Marion, remained until long after midnight listing to their songs, while partaking of a nice little bird supper, garnished with champagne, which Mr. Granville had ordered. The Captain contributed his quota of enjoyment by telling anecdotes of his recent voyage to and from Java.

When they parted for the night, it was with the understanding that the Captain would come up with the good ship Dorothea, and lay her along side the Rector street, as early in the morning as was practicable.

CHAPTER II.

The shock to Mrs. Nordheim at Mrs. Tom Granville's communication—Finds herself a rich widow and loving Marion Monck—Mr. Wilson and the widow Nordheim—His opinion of Monck—A long conversation—Marion Monck quits the house of Mrs. Nordheim—The latter invites Mr. Wilson to reside in Bond street, and to purchase another house—She offers to put him in business—A new world opened to the old bookkeeper.

The communication which Mrs. Tom Granville made to Mrs. Nordheim was as unexpected as it was shocking. She was a true-hearted woman. She had married for reasons that have been already alluded to; but she had never loved Mr. Nordheim. The duties assumed by her were invariably faithfully and fully performed, and she would have continued to perform them until her dying day, but she was young, and of a loving disposition. It was not until after the death of Mr. Nordheim that she became aware of the nature of the feelings in her bosom towards Marion Monck. She thought she loved him as a

sister. He had been something for her to love for long years. She had become bound up in all his aspirations and his hopes, and his wishes. He had become a part of herself. There was very little difference in their ages. She was a few months older than him—that was all. When Mr. Nordheim died, the reflections that crossed her mind in reference to her future were of a new and at first a startling character. Then she began to canvass Marion's conduct, and she concluded in her own mind, that he must love her or that it would soon change to love. When Mrs. Granville informed her that Marion loved and was engaged to her niece, her eyes were opened—the veil was lifted from her most secret thoughts. She knew herself, her weakness, and she determined to conquer it. She had no female friend or relative to consult—but there was one of the other sex that she respected, and felt that she could trust. It was our old friend the book-keeper, Mr. Wilson. To him, ever since Mr. Nordheim's death, had been confided her views and wishes in reference to the settlement of the affairs of her husband. Those affairs had turned out much better than any one anticipated. It was true that Mr. Nordheim had been very

extravagant, but it was no less true that the firm had been making every year a large amount. Mr. Nordheim's original capital had never been touched. On the contrary, every year when the accounts were made up, Mr. Nordheim had had a considerable sum to his credit upon the books. As soon as this was ascertained, under Mr. Wilson's advice, she had gradually withdrawn from the concern large sums at intervals, and these had been judiciously invested in real estate, and in bank stocks bought in her own name. She was independently rich. She was aware of this fact long before she became aware of Marion's ill-fated attachment to another, and it is not a cause of wonder that she sometimes dreamed that Marion Monck would share it with her. Poor Marion, little did he dream that his boyish love for Isabella Granville was to be nipped in the bud, and also to deprive him of a fond loving heart and an independent fortune.

Mrs. Nordheim had seen adversity in her early years. She had been a wife without receiving any of those blessings of domestic life which she had heard of, and now that the hopes that were just budding in reference to Marion were so cruelly withered, her heart seemed to be crushed.

Mr. Wilson came up that evening. She was alone. "Where is Marion to-night?" he asked.

Mrs. Nordheim burst into tears, and made no reply. Honest, true-hearted Wilson sat down by her side, and tried all in his power to console her, or at least to obtain from her lips the secret of such bitter tears. As she became more composed, she felt that to have the sympathy of this cold-hearted business man was something, and her heart opened to him.

"Mr. Wilson, I am ashamed to tell you why I have wept so bitterly, but I am sure you will not betray my confidence. I have had that youth living in the house with me as a brother for so long a time. I thought I only loved him as a brother, but when my husband, whom I never loved, died, I then awoke to the real state of my feelings—I loved Marion Monck." And then she recounted to Mr. Wilson what Mrs. Tom Granville had told her.—"Can it be possible that it is not so—that he does not love Miss Granville? Tell me truly what you think. I know you will speak the truth," she observed.

"Lady, I thank you much for this confidence. It has not lessened you in my regard. On the contrary, I would do more than ever to serve

you. I, too, have become very much attached to Marion. I have no body to love. I work hard for a living. I am poor, for I have saved nothing from my salary, for until within a few months I remitted all for the use of an infirm mother and a sick sister in England, who had nothing to support them except what I could send," said Mr. Wilson.

"You are a noble man, Mr. Wilson," interrupted Mrs. Nordheim.

"Death has removed my mother, but I still have to aid my sister, but having, as I said before, nothing to love, I became warmly attached to Marion. I tried all in my power to impart to him all the commercial information which I possessed. I succeeded, for he is an apt scholar. I have watched him in the office and out of it, and the more I saw of him the more I liked him. When I discovered that there was an attachment to Miss Granville, I became alarmed. He never informed me of it, but I could not be deceived. I knew that Mr. Granville would not listen a moment to it. He has other views for his daughter. I know from himself what those views are, and you may believe me, Mrs. Nordheim, that I have been for months expecting an explosion. It

will come sooner or later, for Mr. Granville, when he sets his mind upon anything, will carry it through or die in the attempt. You know the history of his son's unfortunate attachment. It was to a heartless girl, but still, Walter loved her, and refused to marry Miss Benson, that his father had chosen for him. The consequence was, that he became an outcast, and is somewhere in the Pacific Ocean as a sailor before the mast, and I do not think Mr. Granville ever gives him a thought," remarked Mr. Wilson, quietly.

"But, Mr. Wilson, could nothing be done to remove Mr. Granville's objections? I would do much for Marion's happiness. Were I to agree to put a large sum at Marion's disposal to start him in business, would not that remove some of Mr. Granville's scruples? I would do any thing — make any sacrifice for him," continued Mrs. Nordheim.

"You are a loving, kind-hearted woman to say so, but it would not add a feather to Marion's chances. Nothing that you or I could do would prove of any use. Mr. Granville has made up his mind, and there it ends. Marion might run away with her, but if he did, he would have her for his pains. Granville would never forgive or

see them again in life. On the contrary, he would do all in his power to ruin Marion, and plunge the married couple into deeper misery," replied Mr. Wilson.

"What a character he must be! I never heard of such a man. He does not seem to be so iron-hearted and so stern," remarked Mrs. Nordheim.

"He is even worse than I have pictured him to you. Oh, I know him well. I have known him long years. Let me offend him to-night, and although I have almost starved my life out, yet he would turn me into the street penniless, and see me starve with as little remorse as if I was a dog," said Mr. Wilson.

"My honest friend, I begin to understand you, and I like you more and more. Bear this in mind. I find friends are few. You are a true friend to me, I do believe. If need be, and you want a friend, Mr. Wilson, come to me at once," and she gave him her hand, which he took, although his own trembled.

"Nothing, then, can be done in favour of Marion in that quarter?" she continued.

"Nothing. He must take his chances, and they are fearfully against him," replied Mr. Wilson.

"How is it that Mrs. Tom Granville seems to be in favor of the match? Is it not very queer?" asked Mrs. Nordheim.

"It will cost her a home; but I believe if her heart was laid bare, it would be found that she hates her proud brother-in-law so heartily that she would rather injure or thwart him in any purpose that he holds near at heart, if she sacrificed home and everything else a woman holds dear," replied Mr. Wilson.

"Mr. Wilson, tell me what I ought to do. I cannot have Marion Monck live longer in this house."

"Is he aware, dear lady, of your secret attachment to him?" asked Mr. Wilson.

"Great God, no! I should die for shame could I think he dared dream of such a thing! No. No one but yourself knows it, and I want you to forget it, as I shall endeavor to do. I told you because I need advice. I do not know what to do. He must leave the house, but it seems cruel to tell him to go. What will he think of it? How can it be done? Oh, *do* tell me, Mr. Wilson, and I will be so grateful," continued the excited lady.

Mr. Wilson thought for several moments, but

did not say a word. At last, as he noticed that Mrs. Nordheim was waiting for a reply with the greatest anxiety depicted in her face, he asked, "Do you wish him to leave immediately?"

"Oh at once—to-night if it were possible. I do not want him to remain an hour longer than is absolutely necessary. I am afraid of myself—that is, I am afraid that something might occur to Mr. Wilson that would betray my secret."

"Then you must resort to innocent deception. Do you know any place where you could go and remain two or three days?" asked Mr. Wilson.

"Oh yes, at Woodbury. I was there during the summer the cholera was here—don't you remember?"

"Certainly I do. Well, we must send you up there. As soon as Marion comes home this evening, say to him pleasantly, 'Marion, you must move to-morrow, for I am going away, and shall probably break up housekeeping.' If he asks when, or where, tell him. If he asks when you are coming back—you don't know. Let him remove to-morrow with his things. He will find some other place. Once out of the house, you will have no further trouble," was the sound advice of Mr. Wilson.

"I will take your advice, but it is hard. Still I feel myself it must be done."

"Be sure that you place his removing upon that ground alone, that your are going away. Don't let him imagine for a moment it is for any other reason."

Soon after, Mr. Wilson took his leave. He had hardly got away from the house before Marion, using his night key, entered and stood before Mrs. Nordheim. She received him as cordially as though nothing had happened, and it would have been hard work to have made the announcement that night. She felt that she had not the heart to do it. But he said—"Bessy, I have got to go back to the office to-night for a short time, and shall then spend the balance of the evening at Mr. Granville's, in State street.

There was no more delicacy about telling him that she was going into the country, and that he must find another home—"at least for a while," she added, as she saw his amazed look, "although I do not think I shall keep house much longer in the city. I mean to pay a visit to Charleston."

"Can I help you in getting ready to go in the country?"

"No—you will have enough to do to get your

own things ready. If I need help I will send down to Mr. Wilson."

"That is very cold language to use to me."

"Not at all. You will have enough to do, as I said before, and the sooner you get removed with your things, the sooner I shall be able to go —and now good night. I have got work to do," and she hastily left the room.

It was this communication, that he mentioned to Mr. Granville, who invited him to his house. The next day Marion went up to Bond street, and before starting ordered a cartman to meet him there, and to bring down his trunk. He found Mrs. Nordheim in the parlour. She half regretted her determination. It appeared unkind on her part, and entirely unnecessary. Probably she would have told Marion he need not go; but when he arrived, unfortunately for him, he exclaimed, "Well, Bessy, I have come for my things, and I am going with them to Mr. Granville's in State street."

"I am very glad you have found so pleasant a place. You will find Miss Granville a much more agreeable hostess than you have found me."

"No, that cannot be. You have been very kind to me, Bessy."

"Well then, get your things in your trunk, for your cartman is at the door ready to receive them," and then she hurried to her room and locked the door.

Marion, when he had packed his trunks, tried to see her, but the girl told him her mistress had too bad a headache and could see nobody.

Mr. Wilson called that evening. She saw him, but her pale cheeks and tearful eyes betrayed that if it had not cost much trouble to get Marion out of the house, it would cost her still more to get him out of her heart.

"He has gone, has he? I am glad of it; and now will you visit the Connecticut village?"

"No, I believe not. There is no occasion for it, and I am not well."

"Should Marion call here, what then?"

"I have ordered the servants not to let him into the house, and to keep the door locked constantly so that he cannot come in as of old with the night key, and to say that I am not home, or any thing else they choose. I will not see him under any circumstances, at least for a month. By that time I shall become accustomed to his absence, and shall be able to see him without any

emotion. I am very glad that he is gone. Now, Mr. Wilson, will you do me a favor?"

"I will if I can."

"Let one month go by, and then I wish you to remove to this house; will you do it?"

"If you wish it, I will."

"I do wish it."

"What will people say? I do not speak in reference to myself, dear lady, but on your account."

"Mr. Wilson, I do not care what people say. I intend to act during the remainder of my life upon my own ideas of what is right and what is wrong—following the one and avoiding the other. You have been the book-keeper of my deceased husband many years—you have acted as my agent in settling up his affairs. I still need your assistance, and shall continue to need it for a long time, perhaps. I am alone, with no male person in my house; you are living in a common lodging house. If you are sick, you have no one to see that you do not suffer. Now why should you not come and take up your residence with me? Who can or who dare object to it?"

"True, that is very true, and I feel very much

flattered by your kind invitation. I will try and be of use. But I like independence, and if I come here I shall expect to pay some share—"

"Stop, sir, at once. I cannot repay you for your kindness with any thing that I can do; and if you come up here to live, I wish you to relieve me of all responsibility or anxiety about business matters. You will be made comfortable, but the word pay must never be used. You become a member of my family. Why, do you suppose that Marion ever paid for being with us? No indeed."

"I really was not aware whether he did or not, but he rendered himself very useful to Mr. Nordheim, did he not?"

"Once he may have done so, but you will continue useful to me. The mere fact that I have a middle-aged gentleman in my house, is full payment. I need a protector and a friend, and I shall find one. That is not all, Mr. Wilson. You have done more for me in attending to my complicated business than any paid merchant could have done. What I should have done without you, I know not. Your suggestions have been very valuable. That is not all. I do not suppose you intend to remain the slave of

Mr. Granville all your life, and when you get too old to work be sent to the workhouse, if you can help it. Very well—you can help it. I say so to you now, and what I say now I will say six months or a year hence.—The moment you see an opening to go into business on your own account, and only need money, let me know, and you shall have whatever you require. You are aware that Mr. Granville promised poor Nordheim that he would take a partner whenever I requested him to do so. You can talk to Mr. Granville at your earliest convenience, and if he will take you into partnership at my request, and in compliance with his death-bed promise, then I name you, and I will furnish whatever capital he may require."

"I have no words to express my gratitude for such a liberal offer. Oh, Mrs. Nordheim, what can I do?"

"I will tell you one thing that you can do. I have to receive in cash a sum equivalent to about twelve thousand dollars from Mr. Granville some time this month, have I not?"

"About that amount."

"Look out for a house with a large garden in some quiet street. Buy it for me. I detest this

street, the house and all its memories. As soon as you make the purchase I will remove into it with my furniture. Don't say a word more."

What curious thoughts that book-keeper had that night as he walked down to Clark & Brown's in Maiden Lane, where he had lodged for so many years. A new world was opened to him.

CHAPTER III.

Struggle of Merchants to keep up—The Failure of Mac Neil & Aspinwall—Loss of Friends—The Assignment by Mac Neil & Co.—Human Feeling for those who Fail—O'Doemall's Interview with Colonel Mac Neil—The Latter begins to Dissipate—Consolation in Harrison Street with his Children—Removes from the City Hotel to Fifty Dollars a year Lodgings—His Bureau in a Centre street Grog Shop—Queer Doings—A Genteel Loafer's Life—An honest Creditor gives the Colonel Eight hundred Dollars due him—The Value of a little Money.

Mac Neil & Aspinwall struggled bravely to keep on and to recover their losses, but it was all in vain. Both partners lived extravagantly, and Colonel Mac Neil was so kind-hearted that he could not say no to any request or solicitation for pecuniary aid. For some time after he had made provision for his mistress McPherson and their two children, both himself and his business partner made every effort to keep from failing, but, as is usual in such cases, they made matters worse. They paid two, three, and even five per

cent. a month to get their bills receivable cashed. They bought goods on time, shipped them to different parts of Europe, and received cash advances on the same, but it was of no use. Every day that this firm continued to pay their notes, their affairs became more fearfully involved. At last the day of ruin came. Colonel Mac Neil had been to his office in the morning, and although his partner tried to keep up good spirits, and speak encouragingly, Mac Neil asked him, "How long is this state of things going to last?"

"O, we may get through yet. To-day will be a hard day, but Mr. Granville has promised us three thousand dollars as a loan, and with that we can keep on a week at least; before that time something will occur in our favor. Keep up good heart, Colonel."

With such consolation, the Colonel left his place of business, visited a few haunts, and then went and took dinner with Miss McPherson and his two little ones. He did not leave them until nearly five o'clock, and then he started down Broadway towards the City Hotel. He was opposite St. Paul's Church, when he met an acquaintance, a merchant whom he knew very well. He stopped, and while shaking hands with the Colonel, who

was quite surprised at such an exhibition of warm feeling, expressed his regret at what had occurred.

"These accidents we are all liable to, but I hope the misfortune will be but temporary."

"Really, you must be more explicit; what misfortune do you allude to?"

Colonel Mac Neil had not the remotest idea of what was coming.

"Why, to your—failure—suspension. It is talked of in the street. The notes of your firm have been protested at the Bank to-day. Were you not aware of it, Colonel?"

"Indeed I was not. Great God! This is awful! Excuse me, but I must hurry on;" and the Colonel did hurry on. He went to his store. There was a gloomy set of clerks there, but his partner was absent. He called his chief clerk on one side.

"How is this? Have our notes been protested to-day?" asked the Colonel.

"I am sorry to say that it is too true. Mr. Aspinwall was to have received some money from Mr. Granville, but only a few moments before the Banks closed, he declined lending us the money. There was no time to remedy, and Mac Neil and Aspinwall have failed."

"Thank you. It must have happened sooner or later, and perhaps it is as well now as at a later period. Can you give me a small sum of money?" demanded the Colonel.

"O yes, sir; we are not so bad off as not to have *some* money left. I drew five hundred dollars, and Mr. Aspinwall took half, and told me to hand you the other half. Here it is, sir," replied the clerk.

The Colonel took the money, then proceeded to the City Hotel, and went to his room. He gave orders that he would see no one except his partner, should he call. He lay down upon his bed, but he could not sleep. He walked the room, but it brought no relief to the deep agony of his mind. He was cast down; his commercial name was blasted. "I shall never rise again."

The Colonel was an honorable man. He met his partner the next day, and they agreed to give up every thing—to assign all the property that they held jointly or individually. "Leave me only my clothes, and I shall feel happy in giving up every thing else," said the Colonel. Some of the creditors proposed giving him a release. The Colonel replied that it mattered but little, but that he should be pleased if they gave a release

to his partner, who would probably endeavour to get into business again, but as for himself it mattered but little, as he should never engage in commercial pursuits any more. To his partner, Aspinwall, who asked him how he intended to get along, the Colonel replied,

"For some time, at least, I have a pretty sure source of income. I have several thousand dollars due to me—debts of honour, from personal friends, to whom I have frequently loaned money. Those debts are not included or mentioned in our assignment, and the parties will only pay them to me."

"Why, Colonel," replied his more experienced partner, "have you the least idea that those friends to whom you have loaned money, now that you are a ruined man, will ever return you the money they have borrowed?"

"Of course they will, and be glad to do it, when they are informed that I need it. I did not ask them while in prosperity," replied the unsuspicious Colonel.

"Ah, my worthy partner, you have got to learn an awful lesson. Mark my words—you will never receive a dollar from those *friends*, as you call them. They will avoid you as they would poison."

"I hope not, and I know to the contrary. You regard the world as worse than it is, but we shall soon see. I hope, Aspinwall, you will not suffer much from our failure. I mean, that you will have money for your immediate wants."

"I shall, Colonel, because I shall go to work at once and earn it. I have already secured a clerk's position, with a liberal salary. Have you seen Mr. Granville since our failure, and what excuse could he make for behaving so badly to us, at the latest moment, too?" inquired Mr. Aspinwall.

"I have not seen him, and I shall not endeavour to do so. Do we owe him anything?" asked Colonel MacNeil.

"Not a dollar—he took good care of that. And now good-bye, Mac. God bless you! Keep a stout heart and a stiff upper lip. If I can ever serve you, let me know how," was the sincere parting words of Mr. Aspinwall.

The Colonel was deeply affected. Mr. Aspinwall had hardly left the room before Mr. O'Doemall entered.

"Ah, Colonel, I am glad to see you—indeed I am. Glad to see you looking so well. Bad business, your having to fail, but I hope you

have kept back something snug, eh?" remarked O'Doemall.

"John, what do you take me for? I have given up every thing except a few debts owing to me individually by some of my friends. You, for instance, have had several accommodations from me at different times, in all I believe amounting to over five hundred dollars. Now is the time that I need it refunded, and I hope you will not be backward," observed Colonel MacNeil.

"My dear Colonel, if you knew how I was situated. I haven't a dollar to keep myself with. I thought to get some from you, knowing that you had failed, and had no more notes to pay. I felt sure that you had plenty of money, and I was going to ask you to lend me a hundred," said O'Doemall.

"O'Doemall, I believe you are a precious rascal, and I will expose you unless you pay me some portion of what is so justly my due."

"Expose *me?* Why, Mac, you must be joking! If I owe anybody, it is your creditors. You say that you have not assigned in your schedule what I owe you, and therefore I think if you make any stir about it, you are more likely to expose yourself."

"Leave the room on the instant, or by——. Go, go! Don't make me put my hands upon you, or it will be the worse for both of us," exclaimed the Colonel.

"Why, Mac, you are as cross as a bear; but I will leave you now, and see you some time when you are better natured," said O'Doemall.

"Scoundrel, if you ever dare to speak to me again, under any circumstances, I will break your head! Begone!" said Colonel MacNeil, sternly.

Mr. O'Doemall was somewhat alarmed, and made a precipitate retreat.

"Perhaps Aspinwall was right, and I shall not be able to collect a dollar from my fair-weather friends," thought the Colonel. Colonel MacNeil was not to be an exception to the general rule that when one meets with misfortune all hope of fair-weather friends is gone. He tried several of those who owed him money—honestly owed him borrowed money. Not a dollar could he get from them, and from those friends who did not owe him he was too proud to ask a favour. So days passed on, and poor MacNeil found his position changed. He was still a gentleman—still could be amusing, and when he frequented old haunts,

he met with some who at least could afford to stand a treat. There was one source of consolation yet to the broken down man, for he was completely broken down. After his failure, he began to drink to excess. His eye-sight, never good, partially gave way. This source of comfort was in the quiet two story house in Harrison street. He had provided for those three dear ones, and they could not want.

Jane tried to make the Colonel take up his home there. It was in vain. She urged her deep and tender love, and offered to place at his disposal the income which was coming in quarterly with regularity. No—he was too proud to accept that; or perhaps it was a better—a still higher motive.

"Urge me not, Jane, to any meanness of the kind. I have found by bitter experience what it is to be without money.—You nor the children shall not have such experience. Come what will, even if I die in the alms-house, I will not break for an instant upon yours and the children's means. If I thought that I could be persuaded to do so I would go to my room and blow out my brains. No, no. Let me come and see you

occasionally, see the little ones happy, and that is all I wish—I shall get along somehow or other," was his reply.

Jane knew his determined character, and that it would be useless to attempt to interfere with his determination. She was a woman of sound sense also, and loved her children. She looked to the future for them alone, and knowing that the provision the Colonel had secured to her and them would be but a drop to him with his extravagant habits, she forbore to urge his taking the income. So Colonel MacNeil travelled the world almost alone. He was no longer invited to parties or dinners, and he withdrew from fashionable society. At last he found he could not keep a room, or board at the City Hotel. He paid his bill and removed; he told no one where he was going. He had an old-fashioned bureau that had belonged to his father—that and his trunk were all his baggage. The cartman that he employed was a strange one, and could not be found after he had removed the Colonel's things. Could one of those fashionable associates have followed Mac, or found him within a week after he left the City Hotel, it would have been in a small, badly-furnished room in a little tene-

ment in Cross, near Pearl street. There was he and his trunks, and he had made an arrangement with the proprietor that he could have that room for a dollar a week, or fifty dollars per annum. The bureau was too large for the room, but the landlord had also a store only a few doors from his house. It was in Centre street, and extended through from Centre to Cross, only a few doors from Pearl. He had been a porter in the Colonel's store in former days, and had got up to be proprietor of a three-cent grog shop. It was in the rear of this store that Mac had his bureau. Harry Mercer, the proprietor, was much grieved when Mac told him his situation, but Mac would accept no favours. He was grateful for a home where his poverty would not be exposed, and where it came within his means. Harry Mercer was glad to have Mac there. The bureau took up but little room, and was placed near the rear door. The store was always open at daylight, and Colonel MacNeil soon after came, opened his bureau, proceeded to shave himself, and after half an hour would be ready to go to take his morning draught. Jemmy the clerk had a bottle of rather choice brandy which was kept exclusively for Mac's own use. Then

he would deliberately read the paper with as much satisfaction as when he was spending twenty thousand dollars a year. His old porter respected him and his dignified appearance, for he was scrupulously neat, and his intelligent conversation made him respected by the regular customers of the store, who it is needless to say, were a new set of acquaintances.

Colonel MacNeil was a king-pin among these new people. When he had read the morning papers, he went and procured breakfast somewhere, and then returned. At about eleven o'clock, the same hour that he used to show himself to his fashionable friends, the Colonel would go up to Washington Hall, down in Barclay street, or some other well known resort, where he could mix freely but independently with the old set. He would generally be asked to dine by some of the young bucks, who felt honoured by his acceptance of the invitation. The afternoon would be spent in dining and finishing some wine. Then the Colonel would return to the store, and sit and chat with his Centre street acquaintances more sociably than with the Broadway set. They were delighted with him, and there were no end of drinks. About once a

week, as it reached nine o'clock, the Colonel would say,

"Harry, let me have ten dollars."

"Certainly," would be the smiling reply of the one called Harry.

With this money placed in his pocket book he would go to some of his old gambling haunts. He rarely lost. Fortune favoured him on almost every occasion. He would not abuse or tire her ladyship. He bought his chips, and calmly played them until his earnings reached twenty or sometimes fifty dollars. Then he stopped and would play no more, partake of a light supper, and go to his solitary room.

In the morning, when Mercer opened his store, Mac would hand him all, reserving ten dollars perhaps. This sum was to be used to give the Colonel the very luxury of happiness. He would forget his usual routine when such a white day chanced, and be off for a large grocery on the corner of Church and Canal streets. There he would order an old cheese, a few pounds of the best tea, a loaf of sugar, and a few choice things—as many as he could carry, and these he would carry himself to No. 27 Harrison street, and there would be a merry time of it.

How queer it is that when rich, or with plenty of money, the most sensible men have no idea how far and how much happiness a very small sum will sometimes confer. Colonel MacNeil never spent ten thousand dollars with half the personal satisfaction to himself that these ten dollars would give. He always took care that there should be some silver left to purchase whatever the children used most to desire.

These were happy days to the Colonel. He was independent too. He was not drawing upon their little source of income.

He did not frequent the gambling saloons with any regularity. He went there for a purpose. He had lost large sums there. He went to win back—enough, as he said, to keep him afloat. He played coolly and with skill. If the game was faro, he played small until all the cards were out but one. Then it was a fair bet, and his chance of winning was upon a par with the bank. If he lost his capital of ten dollars which he invariably took with him from Mercer, he played no more. Sometimes a person who had known him would give him fifty dollars to play on shares. Then the Colonel would generally win, but as soon as his share reached fifty dollars,

he would play no more, but go to his little lodgings in Cross street, and the next morning add it to his pile in Wilson's hands.

There was another curious trait in MacNeil's character.—Whenever he got a considerable sum, say a hundred dollars, in Mercer's hands, he would say,

"Harry, give me a receipt for fifty dollars for one year's lodgings."

Mercer would give it without comment, and take the fifty.

"Now that leaves fifty dollars"—or sixty, as the case might be—"in your hands; is it not so," asked the Colonel.

"Yes, Colonel; but are you aware that you have already paid me for three years' lodgings at fifty dollars a year, as we agreed?" replied Mr. Mercer.

"Oh yes, I am perfectly aware of it, and I mean to be on the safe side and be ahead for some years. You are rising in the world; money is of use to you *now*. I look ahead, and am trying to provide good lodgings, eh?" added the Colonel.

On other occasions when his luck would be good and he had a surplus in Mr. Wilson's hands,

he would go and pay for a suit of clothes ahead. Again, he would pay for quite a bill of useful articles which he knew Mrs. McPherson or her children needed. She, poor honest woman, asked no questions, but made up her mind, that from some cause or other, the Colonel spent more money on her and her children, without an income, than he had ever done while he was rich. But Colonel MacNeil in poverty days never got entirely broke. He always had something to fall back upon. He dressed better, seemed happier, and was more so, than in his proudest days. Sometimes a gentleman, who had means restored him, would pay back the Colonel what he owed him. On one occasion he received from such a source eight hundred dollars. He laughed in his sleeve—I don't want it now. He made Jane McPherson add it to the sum already in the Savings Bank.

MacNeil began to feel the value of money.

CHAPTER IV.

The Parents of Marion Monck in South Carolina—The Count Falsechinski's Gratitude—The Count with his Bankers, Prime, Ward & King—Old Nat Prime—His Views of Real Estate on New York Island—The Count buys One Thousand Lots—Realizes $250,000 by the operation—Miss Norris goes to Sussex and buys a Farm for her Parents, and sends her Brother and Sister to School.

Our readers may deem that we have neglected the family of Marion Monck, as rarely has an allusion been made to them. Not so, however. He was the all of his parents, and not a week passed but that he both wrote and heard from them. He was very careful to remit them all his surplus money, from month to quarter—and as he received a very liberal salary, amounting to eight hundred dollars, and his expenses being very light, his remittances during the year amounted to a considerable sum. He was devotedly attached to his parents, and he had very correct views of his relations to them. He felt

that until he was of age, they had a right to what he could earn above paying his own personal expenses. These were rendered very light in consequence of the liberality of Mr. and Mrs. Nordheim, while he lived with them.

The Count Falsechinski on one occasion asked him what he did with all his money—"You can't possibly spend your money." Marion replied,

"I do not, Count, but I send it home to my parents. I do not want more than I can use."

"That is all very fine, but if you saved up your salary you could speculate a little, and add to it. What are you going to do for capital by and bye, when you want to go into business? Now I have got a pretty considerable capital in the hands of my bankers, Prime, Ward & King, and it is *growing*."

Marion said he was very glad to hear it, and added,

"But why, Count, are you so anxious to get money?"

"Ah, Marion, you have seen me when I was very, very poor. It is bad to be poor. You have been my good angel. You brought me luck —you have made a new man of me. I will never forget you, Marion. I would die for you. I will

prove my gratitude to you some day. You don't need my aid now. You will some day. I am making money. I work for it night and day. I have a fixed purpose; never mind what it is; and that reminds me that I have got a note from my bankers to come around there—so good bye."

The Count went to Wall street to his bankers; when he reached there he was ushered into one of the inner offices, where he found the head of the firm.

"Count, good morning. I have sent for you to tell you that if you choose to place your money out under my direction it will pay you better than the five per cent. which is all we can allow you," said old Mr. Prime, the head of the house.

"Really, Mr. Prime, you are very good. Will you point out to me a mode, and I shall follow your advice. I have found it of great service heretofore," said the Count.

"Buy real estate up town—it will advance very rapidly. It is the only certain way to make and keep money in New York. Real estate don't run away. It will always rise. It will keep going up as long as there is an acre of unoccupied ground on Manhattan island. Every dollar that a man don't require he should invest in real estate.

If he does so, he will be immensely rich some day. I have heard you say that you shall not require your money in some years; is it so?" asked the old banker.

"You are right—it is so," replied the Count.

"Then take my advice and buy real estate. I know of some property up town that can be bought for a hundred thousand dollars. I advise you to let me order it for you," said Mr. Prime.

"But, my dear Mr. Prime, I have no such sum of money — nothing like it," replied the Count.

The banker smiled as he replied, "Nor need you to have. It only requires about twenty per cent. to be paid in cash, and the rest can remain on bond and mortgage for five years. Before that time expires it may do to sell, or hold still longer—it will double in value, I have no doubt."

The Count did not hesitate a moment. He knew nothing of what he was doing, but his confidence in the stout solid old gentleman was unbounded. He requested him to order the purchase made. Mr. Prime replied,

"I will do so. You need not trouble your head. My firm will employ a lawyer to examine titles, draw up papers, and fix it all up. We will

pay the twenty per cent., and charge it to your account. You will do well, Count."

The old banker was flattered by the confidence shown in him, and the promptness with which the Count agreed to take his advice—and that old man was a shrewd, wise old man in every way. He never led anybody astray. It was the time when real estate began to take that great rise which has been the means of making many immense fortunes. It was just at the commencement of that rise when nearly a thousand lots of 25 × 100 feet each were bought for the Count at a price inside one hundred dollars a lot.

It was but a few days after this conversation that this heavy purchase was made by order of Mr. Prime. The Count said not a word to any one except one. He had no sooner got out of the banker's office than he hurried up to Broome street to the residence of Miss Norris. She was at home, and for a wonder was alone. Tom Granville was not to be seen.

She appeared glad to see the Count, and asked him a variety of questions, to all of which he replied promptly. Then he said,

"Now, Clara, I owe you a good turn. You have once placed me in the way of making

money. I came up this morning to do the same for you. I can tell you how you can more than double your money, and be safe too. I know that you have saved up at least three thousand dollars."

"Four thousand, Count—four. But I have not a cent. left; it is all gone," replied Miss Norris.

"Great God! Clara, I am amazed. That Tom Granville, I suppose," observed the Count.

"Why, Count Falsechinski, how perfectly horrified you do look. But I have not told you all. I have not only spent the four thousand dollars, which includes the legacy of five hundred left me by Mr. Nordheim, my lately respected friend, but I have run in debt two thousand more, which I must go to work and earn money to pay off. Tom Granville, I assure you, my dear Count, had no more to do with my wilful extravagance than you had," said Miss Norris.

"Wilful extravagance! Really, Miss Norris, I am surprised. I feel some interest in your future, and I grieve to say that I am distressed to hear you confess you have acted so imprudently. I gave you credit for a stronger mind—but it can't be helped," said the vexed Count.

"Count, you have never given me more credit than I deserve, and don't let me have your contempt for a moment. Hear me. I have parted with my money, that you know I placed in bank for safe keeping, and where it was drawing interest. Count, you know that I was sold, or sold myself to Nordheim for the sum of five hundred dollars, and that the money went to my parents. I have also a brother and sister. That money probably saved my father from a drunkard's fate, and my mother and her children from degradation or a county poor house. If there is any place we love it is the place where we were born —if there is any ambition in the world, it is to stand well with those among whom we are born. It don't matter where we go—what we do—how great our success may be in the wide world, we do not value our good fortune fully, unless it raises us with those in our little village, among those where we were born. Now, Count, have patience. I have not squandered *my* money, but I will tell you *what* I have done with it. For years I have been of service to my parents—since I am in New York I have helped them all I could. Last summer I was up in Sussex county, and spent a week with them in their

somewhat comfortable home. I then learned that a very valuable farm, containing some three hundred acres, with good dwelling, barn, out-houses, &c. was for sale. It almost adjoined my old homestead, and was considered a great dairy farm. Luckily I met with a lawyer in that region who was always partial to me. I told him I wished to buy that farm for my father and mother to live upon. I informed him also that I had four thousand dollars in cash. The price asked was eight thousand dollars, but it was to be sold at auction in the course of a few weeks, and the terms were half cash and half in five years. I returned to New York, made my arrangements, got my money out of the Savings Bank, and took it up to Sussex, and deposited it in the Sussex Bank, and waited patiently for the day of sale. I said nothing to my parents. I instructed my lawyer what to do. The sale day came, and my lawyer, Mr. Thompson, bought the farm for six thousand dollars. I paid more than half cash, and have five years to pay the other two thousand, and an interest which only amounts to one hundred and twenty dollars. You may imagine how my parents felt. You

cannot conceive my happiness, Count. It was happiness."

"You have raised yourself much in my opinion. You hold the titles of this farm in your own name?" inquired the Count.

"Entirely. My father has enough to stock it pretty well. I don't expect it to pay me an interest until it is paid for, but it will be a home for them for life, and it may be of great value to me some day. Now I shall sleep easy. The farm had been allowed to run down. It is well worth fifty dollars an acre, and can be made worth that. My father is a good farmer. In his hands he will make its value increase," replied Miss Norris.

"I hope you will succeed in all you undertake, Miss Clara; and perhaps in this matter you have done more for your interest than what I had to propose. At any rate you have shown yourself a good, amiable child, and you have made yourself happy by doing a good action. How is Master Tom?" asked the Count.

"I have not seen him, Count, since morning," replied Clara.

"Are you aware that his wife has been on to

Baltimore and employed a distinguished lawyer to get a divorce for her from her husband?"

"I was not aware of it, and I do not think Tom knew any thing about it. Well, she will get the divorce without any trouble, for I believe Tom will not contest the matter. How did you hear of it?" inquired Miss Norris.

"From her brother-in-law," replied the Count.

"Why, Count, perhaps she is anxious to get a divorce from Tom to set her cap for you?" laughingly observed Miss Norris.

"My good Clara, she has got no money, and I cannot marry anybody who has not got plenty of money—money that brings in an income—property that gives such a sum every year. Then a man is a man, and can be a gentleman even in this country, if he has a fixed allowance. I want at least an income of twelve thousand dollars a year. Then I shall feel easy—not until then. I will have it some day, Miss Clara. *Nous verrons*," observed the excited Count.

"Ah, Count, you have some secret that I cannot fathom; but perhaps you will tell me some day what it is," observed Miss Norris.

"I must leave you now, and I wish you a

good day. The more I think of it, the more I am pleased with your purchase of that farm," said the Count.

The Count returned to his humble lodgings in John street.

It is not exactly in place to tell here the result of the real estate operations made by the Count Falsechinski, at the suggestion of old Mr. Prime, but it may be as well told here as anywhere else. For the moment the purchase was made, real estate began to rise rapidly. Lots sold one day at a certain price, were re-sold again the next day almost for double, and a third, fourth and fifth sales were made within a very few days at the most extravagant prices. The lots purchased by the Count Falsechinski were in about what would be now the lower part of the city. They comprised a large vegetable garden.

Not many weeks after the papers were all duly signed and the money paid, the Count was again sent for by old Mr. Prime. He went to the old banker's office. Mr. Prime said, "Count, you can get two hundred dollars a lot for your lots. Do you wish to sell?"

The Count was amazed, and he replied, perfectly cool—"What do you advise, Mr. Prime?"

"Wait. The fever has not yet got full headway."

"I will do as you advise," and the Count went back to his clerkly duties in the office of Mr. Granville, who knew no more of the Count's transaction with the banker than he did of the world of spirits. Not many weeks more elapsed before the Count received a note asking him to dine with the great banker at his country seat near Hurlgate. The Count accepted the invitation, and at three o'clock took a seat in the carriage of the banker. When they were on the way up, old Mr. Prime ordered his coachman to drive to the garden, which was, in reality, the property of the Count. He pointed out its advantages, and prophesied that ere many years it would be covered with palatial residencies. The ride was a delightful one. The dinner was excellent, the Count was introduced to the banker's family, and he in his turn made himself uncommonly agreeable. That night he slept in the house of his hospitable entertainer, as it was too late to go into the City. After the breakfast was concluded the next morning, the old banker remarked, as though it was not of much consequence, "Count, your lots have gone up

to three hundred dollars. You can get that for every one of them. I think the fever has reached a crisis. I advise you to sell. You can get one half cash. That is one hundred and fifty thousand dollars. You owe eighty thousand dollars mortgage. Take eighty thousand dollars out of one hundred and fifty thousand dollars, and buy the mortgage, Count. Then you will have a first mortgage for one hundred and fifty thousand dollars, bringing seven per cent. interest, and seventy thousand dollars in cash. The mortgage has to run five years. Perhaps at that time it will be down, and you can foreclose and get your property back again."

It all happened as the old financier prophesied. The Count sold out his real estate, the thousand lots, paid the mortgage of eighty thousand dollars, had seventy thousand dollars in his banker's hands, and a mortgage of one hundred and fifty thousand dollars drawing seven per cent. interest, and one of the best possible investments. We now return to the regular narrative and to the moment when the Count returned to his John street humble quarters.

CHAPTER V.

The "Battery" a Quarter of a Century since—Marion Monck—Isabella Granville and Miss Benson—The Man who killed Mr. Nordheim—F. Gaillard—A Career of Villainy—The Duel—An Anecdote of Rascality—The World's Opinion.

THE old citizens of New York must well recollect what a place of resort the Battery was twenty-five years ago. Then, most of the adjoining blocks were made up of handsome dwelling-houses, and they were occupied by our wealthiest merchants and most respectable people. The hotel now on the corner of Broadway and Battery Place at that time was the city residence of old Mr. Prime, of whom we have spoken. Of an afternoon the Battery was crowded with children accompanied by their parents, or sometimes only by their nurses. Young ladies of the first respectability took their morning or afternoon walks unattended. No outrage was ever known or dreamed of. What a contrast with the dirty,

filthy Battery of the present day, when it is almost as much as a man's life is worth to go upon the Battery, and a female could not walk across it without being grossly insulted. In losing the Battery, New Yorkers lost one of the most invigorating and healthful promenades in the city. No uptown park or square can begin to compare with it.

It was a custom of Marion Monck, after he removed to Mr. Granville's house, to rise early in the morning and go out upon the Battery for a stroll. He was generally accompanied by Isabella Granville, and these occasions were seized upon to converse with all the sincerity of a young attachment upon their future hopes of happiness. It was a very difficult matter for Isabella to persuade Marion, who detested concealment, to keep from her parent the real state of matters. But she did succeed in doing so, and although Mr. Granville could see them walking upon the Battery from his windows, yet it never crossed his mind for a moment that there was the slightest danger to the peace of mind of his daughter from such an intercourse. One beautiful morning, while Marion and Isabella were promenading what is called the Lovers' walk, they were met

by Miss Benson. Isabella and the latter lady embraced each other affectionately, and Bell insisted that Margaret should join them, and then go and take a breakfast. Miss Benson agreed to promenade with them, but positively refused to go to the house afterwards. "I don't like Aunt Kate, Isabella, and my feelings are fully reciprocated, I am well aware." They then had been walking up and down several times, and finally took the outer walk nearest the water. The young ladies noticed some boat off in the river, and stopped, watching its motion; while doing so, both leaned over the wooden fence or railing. Marion stopped in his walk, and was waiting for his two companions to proceed, when a gentleman walked up to him and asked him if he was not Mr. Monck.

"I am," was the reply.

"My name, sir, is Gaillard."

In an instant Marion recognized him, for he had seen him twice at the time Mr. Nordheim was injured at the Opera House.

"I am glad to meet you, sir. You have been absent from town—since"—

"I know what you would say. Yes, sir. I have been home to South Carolina. By the

way, you are from my own State. I heard of you frequently in Charleston." Marion bowed and replied.

"Yes, sir; I am also from that State."

Here the two young ladies seemed ready to walk again. Marion wished to ask Mr. Gaillard some further questions, and he at once presented him to both ladies.

"Will you walk with us, sir?" inquired Marion.

Mr. Gaillard consented willingly, and each took the outside of the two ladies, Mr. Gaillard on the side of Miss Benson. The conversation became general and very interesting. Mr. Gaillard told of many matters that had occurred in South Carolina, (for it was when nullification had a foothold in that State) which were entirely new to Marion. Finally Miss Benson, who had been looking at Mr. Gaillard very earnestly, ceased walking and said, "I am sure I am not mistaken. Why, you are the gentleman that kil—that injured Mr. Nordheim."

Mr. Gaillard bowed and said, "I am that unfortunate person."

"Unfortunate," repeated the lady. "I do not know why you should call yourself unfortunate.

You acted bravely, and protected your sister from insult as a gallant gentleman should do. I like you all the better for that affair, and I assure you that I consider myself highly honored by forming your acquaintance; Marion, I am really much obliged to you. What do you say, Miss Isabella?"

"I am pleased to make Mr. Gaillard's acquaintance. I thought I had seen him before, but I could not remember when and where. You were pointed out to me that dreadful night. I almost hear the scream that Mr. Nordheim gave. But I never blamed you. Even my father, sir, said you did perfectly right."

Mr. Gaillard bowed again, and made some inquiries after Mr. Granville, whom he said he met at the hospital the day Mr. Nordheim died.

"It is about time, Miss Isabel, for us to go home to our breakfast. I see the girl is waving a handkerchief on the steps as a signal. Will you go with us, sir?"

"I must decline. I am placed rather delicately. Remember Mr. Nordheim was Mr. Granville's partner, and my presence may bring unpleasant memories to him," answered Mr. Gaillard.

"Oh," exclaimed Miss Benson, "don't decline on that account. Mr. Granville is not so ex-

cruciatingly sensitive as all that comes to. So long as you had not killed him, he don't care. I rather think he was very much obliged to you for giving Nordheim that blow."

"Miss Benson, how can you speak in that manner of my father? It is very unkind of you. Well, if you will not accompany us, Miss Benson, nor you, Mr. Gaillard, we must go home without you."

"If Miss Benson will permit me to continue to be her escort, I shall be quite happy," said Mr. Gaillard.

"Very happy, indeed; and if you will escort me as far as my home, I shall be happy to have you take breakfast with my good folks. My worthy papa is rather disposed to like you, and as you are from the next State to the one in which my mother was born, she will be charmed to meet you. So good-bye, Bell. Good morning, Marion."

Mutual good-byes were exchanged, and while Marion returned to No. 9 State street with Isabella, Mr. Gaillard and Miss Benson continued on up Broadway.

"Miss Benson, I consider myself one of the most fortunate of individuals, in becoming per-

sonally acquainted with you this morning. I have desired to know you for a longer period than you are aware of. I first noticed you that night at the Opera. I have since frequently met you, and I hope you will excuse my frankness when I say that had it not been with the hope of being introduced to you, I should not have made myself known to Mr. Monck."

"Indeed," replied Miss Benson, "I feel extremely flattered. I certainly could not have supposed for a moment that Mr. Gaillard was aware such a person as Margaret Benson was in existence until this morning."

The couple continued the conversation until they reached the residence of Colonel Benson. It was with some difficulty that Miss Benson persuaded the young South Carolinian to enter her father's residence at so unusual an hour, but she succeeded, and her happy manner of making him acquainted with her parents and her brother, soon made him perfectly at his ease. Mr. Benson was glad of an opportunity to talk about the South, and the Colonel, it would almost appear, was delighted at meeting the gentleman who had so opportunely rid the world of Nordheim.

"It was really quite a godsend to Mr. Gran-

ville, I assure you. It could not have happened better, for Mr. Nordheim was a bold, bad man. He certainly cared neither for God nor the devil. If he had not died when he did, I am quite sure Mr. Granville would have been obliged to have dissolved his commercial connection with him, and these dissolutions are always troublesome affairs. Nordheim got killed, and all difficulty was at an end. I am really quite pleased to meet with you, and I hope you will frequently visit us. We shall always be happy to see you."

The Colonel's invitation was warmly seconded by his amiable partner, and when the breakfast was over, and it was time for Mr. Gaillard to leave, he was obliged to give his address, and promise that he would call very soon again. It will be easily supposed that Frank Gaillard gave a willing promise to comply with such a pressing invitation. Mr. Gaillard gave his address as at the City Hotel. Such was not the fact however. A year previous, this gay youth had taken a house in Wooster street, not far from Canal. The rent was five hundred dollars. He had furnished it handsomely, and employed a very intelligent colored woman to keep house for him. He had arranged that his letters should be sent

to the City Hotel, and every day he called there for them.

Probably one of the most accomplished roués, and one of the most successful ones that ever visited New York, was this same Frank Gaillard. He was an only son. His father died when he was quite young, and left him a large property; but in addition to this, he inherited from an aunt a large plantation in St. John Berkley Parish, on Cooper river, a large rice plantation, and about three hundred slaves. This, when he became of age, he left under the charge of an overseer named Fredericks, who was both honest and capable of planting successfully. The young Gaillard, when in the South, resided mostly with his mother, who lived on a plantation some twenty miles distant from his own. He also owned a magnificent residence in Charleston, where his mother and sister resided a portion of the year, when the country fever prevailed on the plantations. The family also owned an upland cotton plantation near Greenville, and frequently the mother and sister passed the summer season in the up country. Not so Frank. He had been educated at the North, and graduated at Yale College, New Haven, with a fair standing. While

pursuing his studies at Yale, he had frequent opportunities of visiting New York, and it was there that he acquired habits of dissipation, and a love for illicit and animal pleasures. He could gamble, but he was too cool-blooded to ever be injured by it. He could not have become a professional gambler. He was a splendid specimen of a man. Added to this, was a power of conversation beyond that of almost any man we ever met. He was perfectly irresistible when he chose to be so, and could fascinate any one, man or woman, who came within his circle. This latter power, when combined with a total want of principle, a perfect recklessness of consequences, and a courage that was unquestioned, made him, where females were concerned, a most dangerous acquaintance. He regarded them as fair game, and while he would have scorned to have his honor questioned, or his veracity doubted, and would have fought knee deep in blood with any one who questioned either, yet when the ruin of a female was to be effected, truth, honor, all was forgotten. The basest falsehoods, the most solemn promises, the most sacred influences were brought to bear.

The very intelligent reader may say that such

a character could not exist in New York a day or a month, and pursue unpunished so high-handed a game. His power seemed almost miraculous in this regard; his oily tongue, when once his object had been accomplished, would seem capable of extenuating and procuring forgiveness from injured victims for the most atrocious crimes. Then he was liberal with his money, and had an abundance of it to be liberal with. Never in any one instance was the notice of the authorities called to his villainous acts. Even had it been otherwise, his money and his power of persuasion would have been placed in requisition and he would have gone scot free. Of these acts, vile as they were, he was never ashamed; but in company with male friends he would openly boast of his successes; would give names and dates, and all the attending circumstances.

On one occasion, at a dinner, he made use of a lady's name in such a connection. A gentleman arose and said, "If Mr. Gaillard has told the truth, he is a scoundrel. If he has not, he is not only a scoundrel, but a vile liar to boot." Gaillard knocked him down. A challenge was the consequence, and the opponent of the re-

nowned roué was made a cripple for the rest of his life, for his free speech.

Mr. Gaillard made the acquaintance of Mac Neil. It was he who was relieved of some financial difficulty by the Colonel, and he repaid him when Mac needed it. He continued to meet the Colonel frequently, invited him to dine, gave him a seat in a box at the theatre often, and would have loaned the Colonel money. It was a custom of Gaillard's, when he met Colonel Mac Neil at any of the gambling saloons, to furnish him with funds to try his luck on their joint account.

This same Francis Gaillard was the Southern gentleman who had been introduced on the morning to Miss Isabella Benson, and was so cordially received by her parents. Young Benson knew nothing of his character or his antecedents. Frank Gaillard's position in society was unquestioned. He was invited to the most select parties, and associated with the highest. You may know what sort of a character he bore. On a particular occasion he was introduced to a family where there was a lovely daughter. She had a lover who knew Gaillard. With much frankness

he informed Gaillard that he had told the girl in question and her parents exactly his character.

"I told them, Gaillard, that you had ruined many girls, and was the greatest libertine alive."

"Had I a design to ruin your fair flower, my dear sir, I should feel much obliged for your paving the way by giving me such a character."

"How so? What do you mean, Mr. Gaillard."

"Simply this. Your intended is a simple-hearted, innocent girl. She believes you to be a moral and a safe man. She never thinks of you in any other light, or in connection with any unusual feeling connected with her own passions. You give me an immoral character. I meet her, for the moment; she sees me; her head is occupied with funny ideas. She is agitated. She is canvassing over the subject, wondering who the victims are—whether she knows them—what would be her fate if she too were a victim. The ice is broken—if she has one naughty thought, it will grow into fruit. Time and opportunity only is needed. She don't need me to break down the barriers by a free and unrestrained conversation upon forbidden subjects. She expects it as a matter of course, if she puts herself within my reach. I have no design upon

your fair *fiancé,* but I tell you, if I had, you have paved the way for me. It is a bad policy for a young fellow to ever try to injure a rival, by telling the girl that a rival suitor is immoral and a libertine."

We leave the career of this gay Southerner for a time, to begin a more interesting chapter.

CHAPTER VI.

The twenty-first birth day of Marion Monck—Mr. Granville gives a grand Dinner in State street—James Gordon Bennett and the Herald—Boarding-house life in New York—A capital Story—Gaillard relates a Southern Story in reference to a Slave, who whipped his Master by his own orders, to see "how it felt"—Mr. Bennett relates an Anecdote of his first Arrival in the United States—Songs and Stories—Breaking up of the Dinner Party.

Mr. Granville was so well pleased with the conduct of his chief clerk, Marion Monck, that he determined to show his appreciation of his character by giving a magnificent dinner in his honor, on his twenty-first birth-day. He announced his intention to our hero.

"Well, I really feel grateful, Mr. Granville, the more so as it is entirely unexpected on my part, and I cannot realize that I have deserved so much honor at your hands," remarked Marion in reply.

Mr. Granville gave a short happy laugh, and said, "Ah, Marion, all my dinners in your favor

cannot recompense you as you deserve, but I wish to know how many friends you will invite? I have but very few to come, but I want you to make out a good long list. I am satisfied that you will invite no man to place his feet under my mahogany unless he is entitled to be there as your friend; and I am quite sure you have *no* friends who have not recommended themselves to your friendship or acquaintance by being in some way English clover at least."

"I believe my circle of acquaintances, Mr. Granville, although somewhat limited, are rather clever, and at least original. I have no particular friends except at the counting house, and from that list I shall invite but one—Mr. Wilson," Marion replied.

"Excellent—Wilson is an original in his way, and one of my oldest friends in London. I am glad you have invited him without a suggestion from me."

While Mr. Granville was speaking, Marion took a pencil from his pocket, and wrote on a piece of paper a few names. Handing it to Mr. Granville, he remarked, "Here is a full list—only a baker's dozen—including Mr. Wilson, of whom we have spoken."

"Very good. I will have invitations written in my own name, and state that the dinner is given in honor of your birth day," said Mr. Granville.

"Thank you, Mr. Granville; and when they are ready, will you be so good as to hand them to me. Some of them it will be difficult to find without my aid;" and Marion laughed as the idea crossed his mind of what a hunt the porter of Mr. Granville would have to find some of the names on the list.

"I will do so, Marion, with pleasure. I have but four friends that I shall invite on my own account. One is Captain Marryatt, who is stopping down Broadway at Blancard's, another is an old London acquaintance who resides with his family at Staten Island, and has lately gone into business in this city, Mr. Cubson, and Colonel Benson and his daughter. The Colonel is, as you are aware, connected officially with the British Government. Besides these four and your list, my daughter and my sister-in-law will be the only ladies at the table, and they will run away early. I shall order a dinner for twenty persons, and if I am not mistaken it

will be rather a choice affair," observed Mr. Granville.

"I hope it will, and be pleasant for you and agreeable to all those invited," said Marion; and with these words they parted, Marion to attend to his duties, and Mr. Granville to carry out his ideas in reference to the dinner party.

At six o'clock on the evening of December 2, 183–, the dinner given by Mr. Granville came off at his residence in State street. It was a dinner such as few could get up; for Mr. Granville was an epicure himself, had travelled extensively, and his wines were of the very choicest quality.

The guests began to arrive before six, and were shown into the south front parlor, which overlooked the Battery. The walls were covered with really choice paintings, selected with great care by Mr. Granville, who had seen some of the best paintings in the galleries of Europe, and was not likely to be deceived in purchasing on his own account. Isabella was seated at the piano, playing "The Last Rose of Summer," very much to the enjoyment of Mr. Cubson, whose jolly red face and happy laugh made a picture of itself. Miss Benson was near the

piano, listening to soft nonsense from young Gaillard of South Carolina. In a recess of the window overlooking the Battery was the brilliant Mrs. Tom Granville, and seated near her, apparently engaged in earnest but low-toned conversation, was a short thick-set man, with very dark hair, and very coarse looking. It was the celebrated Captain M——. Colonel Benson stood near them, watching some object upon the Battery. He was tall, slim, pale-faced, very intellectual, and a perfect gentleman in appearance, but English from top to toe. These were the friends that Mr. Granville had invited, as he remarked, "on his own hook." Scattered around the room were others, invited by Mr. Granville at the request of Marion. As they arrived, Marion introduced them to Mr. Granville, who in turn presented them to Isabella his daughter.

Distinct couples were formed all over the room. Some admired the paintings, others listened to the music, while others, who were previously acquainted, conversed together upon the various matters of the day.

The party assembled numbered twenty-one. Marion passed from one to the other, endeavoring to make each one of his own friends at home,

and perfectly at his ease. He came near Mrs. Kate Granville, and she exclaimed,

"Marion, where upon this earth did you manage to pick up such a lot of funny acquaintances? Who, in the name of all that is good-looking, are they?"

"Friends of mine—clever people in their way, and all are men worth knowing," replied Marion.

"Do introduce me to that modest, bashful person, dressed in black, who seems afraid of his own shadow," said Mrs. Granville.

"Not now, Aunt Kate, but I will do so before dinner is over;" and he bent over and whispered something in her ear. She actually jumped off her chair with astonishment.

"Marion, are you in earnest? Is that so? Mr. Bennett of the Herald?" she asked earnestly.

"Precisely so," was the reply.

"And is he going to dine here?" asked Mrs. Tom Granville.

"Unquestionably he will," was the reply.

Kate Granville looked long and earnestly at him, and then remarked, "Marion, I am sure you are quizzing me. That gentlemanly, quiet person the notorious Bennett! I don't believe a word of it."

Reader, in 1834, when the Herald first started, the other papers made such unfair onslaughts on the new comer, as were perfectly terrific. It seemed as though the old sixpenny sheets had a presentiment, that unless they crushed out the Herald and Bennett, that it would be his destiny to crush them out. Some of the most worthy people in the city had made up their minds, from these attacks, that Mr. Bennett was a perfect ruffian—a blackguard in looks and actions—a man who attended balls, and sneaked into houses to get names of individuals to attack in his paper. They could not conceive of a more base character than he was supposed to be; and the idea of inviting Mr. Bennett to a dinner among gentlemen and ladies, was considered a species of atrocity. But to resume our writing. It was now half past six, dinner was announced, and the entire party passed into the dining room. Mr. Granville took the seat at the head of the table, and requested Marion to do the honors at the other end. The ladies had seats near Mr. Granville, and Marion had some choice spirits of the other sex to flank him.

We have no taste for describing a dinner. Suffice it to say, that the good things were

numerous, and served up in excellent style. The wines were delicious, and several healths were drunk before the ladies took their departure. Then Mr. Granville opened:

"Now, gentlemen, I want every one to be at home and be happy. Get acquainted with each other the best way you can. And now let me propose a toast. It is the birth-day of that young gent at the other end of the table. He is twenty-one to-day. Here is his health—and may he and his friends be as well satisfied with him on his three-score and tenth birth-day as we are on his twenty-first."

All joined, and drank bumpers. Marion made a reply, rather confused, for he was somewhat bashful before so many, but he was let off easy.

"Mr. Bennett, shall I have the pleasure of a glass of wine with you?" asked Mr. Granville. Every eye was instantly directed to Mr. Bennett, for, with the exception of Marion, he did not know a soul in the room, and not one even knew him by sight before this dinner.

"With pleasure," said Mr. Bennett, and he drank his wine and bowed to Mr. Granville.

"We all know the Herald," continued Mr. Granville, "although to most of us this is the

first time we have had the pleasure of your personal acquaintance."

Mr. Bennett made a quiet reply, and conversation became general again until Mr. Cubson was called upon for a song, and he gave in the most exquisite manner, "My pretty Jane," to the great delight of all the company.

Some one else was asked, but refused, and then Mr. Granville sang a pretty air. On its conclusion he observed, "Now I have sung a song, and therefore it is perfectly proper that I should offer a resolution that every one at this table shall, in regular order, contribute something toward our spending a merry evening; if he cannot sing a song, he must give us a good sentiment or toast, or tell a good story. No one shall be let off." This proposal was acceded to at once by all, and as Captain Maryatt sat next to Mr. Granville, it was his turn next. He complied, and sang a song called "Artichokes and Cauliflowers," and his song and health being drunk, the next in order was Marion Monck.

Marion had never sung a song in his life. Speech-making was not his forte, and he had never written a line, and did not know that he had it in him, but he told a story. "I have

been very lucky," said Marion, "since I came to New York to find a home, never having been but for a few days in a boarding-house, and have lived in the family of one of my employers—formerly with one now dead, and more recently with the kind friend, as well as employer, who now presides at the head of this table," and he bowed to Mr. Granville, and then continued, "but I had a friend who arrived in New York about the same time I did. He is dead now, poor fellow. Boarding-houses were too much for him. When he was on his death-bed he said to me, 'Marion, beware of boarding-houses, pious boarding-houses especially,' and he told me the fearful tale which I shall repeat as nearly as I can remember it in his words. 'My mother was a pious woman. I was an only child. When I left home, at the tender age of fourteen, to come and try my fortune in this great metropolis of sin and commerce, she was fearful. I was born and brought up in a beautiful New England town, that contained about four hundred inhabitants and four churches or places of worship—one Episcopal, one Baptist, one Methodist, one New, and one Old School Presbyterian, and one Roman Catholic. It was a pious place. Every

church had a bell, and on Sunday morning was a jingling that would astonish a small crowd. My mother was an Episcopalian, and I was brought up in that faith, but she was a good woman, and was herself inclined to think that there might be pious people even among other denominations beside her own, but she was not certain upon that point. Religion, as you see, coming from a small village with six churches, was a starting point with me in life. My mother was all anxiety to get me in a pious boarding-house. Well, I reached New York safely, and got with a pious landlady, a Mrs. Bacon. She was a sister of the Tappans. She commenced on me in a regular course. I had to be at prayers in the morning, and prayers at night, and we had to stand grace over a miserable piece of half done beef at dinner, and bean soup. Grace at tea, over dishwater, a slice of stale bread, rancid butter, and ginger nuts of the commonest kind. The old lady bought her provisions by the cent's worth at a Dutch grocer's. I remonstrated with great benevolence—told her that by buying wholesale she could get *good* articles and at a low figure. She was grateful, said she didn't know any wholsesale grocers, begged me to buy her

by the quantity and she would pay me. Did so —bought eighty dollars' worth. Never got paid to this day. Insisted that I was hard hearted; wanted me to go and hear Burchard at the Chatham street Theatre; went with old lady; cousin went with old lady's pretty daughter; Burchard went it strong; old lady got excited; rose in her seat; audience paused; begged Burchard to pray for a handsome young sinner by her side; called me by name, Harvey Foot; got up angry; begged Burchard on my own hook to pray for a swindling old lady, who had stuck me eighty-five dollars in groceries, and wouldn't pay up; audience excited; expelled by saint members, and obliged to quit pious boarding-houses. That was boarding-house No. 1.'" When Marion had reached thus far, the quaint manner in which he narrated the story—not a smile upon his countenance, not a muscle moved, the effect was richly ludicrous, and the small audience actually screamed as he continued on with Pious Boarding-House No. 2, No. 3, No. 4, and so. No one was more pleased than Mr. Bennett. He turned to a neighbour and remarked, "A man who can talk that way can write. He will make a clever editor one

of these days, that Marion Monck." When Marion had finished, he proposed a toast. "Health and long life to all pious boarding-house keepers, and may they never lack stale bread or ginger cake nuts for their teas." The toast was drunk with shouts of laughter. "As it is my turn, gentlemen, I call upon my neighbor here—neighbor in a double sense, as he was born in the same parish in the South as myself—Mr. Francis Gaillard." Mr. Gaillard arose, and was excusing himself from a song, when he was interrupted by Colonel Benson. "Pardon, gentlemen; I beg to ask Mr. Gaillard to tell us some story about the South—something about the slaves; these are exciting times. Horrid stories are told about the cruelty of Southern masters. Mr. Gaillard is a large slave-holder. I hope he will give us an anecdote of a different kind."

"Thank you, sir, for the suggestion. I am not certain that a little story I can tell will contain any thing interesting, or possess any especial merit. It shall have one advantage over those horrid tales of tortured and murdered slaves; it shall be true. My father, when a young man, had a favourite slave named Billy. He was coachman, and frequently travelled with my father, with or

without the carriage. On one occasion they were in a boat crossing Cooper river, and it upset. My father had no more idea of swimming than he had of flying, and death by drowning seemed inevitable, but Billy was not only a splendid swimmer, but a most powerful man. He seized hold of my father, and although the tide was ebbing, yet, after almost superhuman exertions, he succeeded in getting his master and himself safe on shore. It was some time before my father came to, and he and Billy footed it to the plantation. My respected parent and Billy were nearly of the same age. The fact became known that Billy had saved my governor's life, and although it secured him a great many praises and favors from other members of our family, yet it never seemed to alter my father's course. He seemed to have forgot it, and though Billy did pretty much as he had a mind to do, I do not remember that Billy got severely whipped by my father's orders except on one occasion."

"Whip a poor negro who had saved his master's life! That is gratitude with a vengeance," muttered the jolly Englishman, Mr. Cubson.

"Let me finish, sir, if you please," continued Mr. Gaillard. "The occasion was this. My

father was somewhat eccentric, but I ever found him a very just man. He had an overseer on one of his rice plantations, a Mr. Maice, who was a great hand for whipping. My father did not exactly like it, but when he spoke to Maice, the overseer would say, very decidedly, 'It's no use to try to get along, sir, with niggers unless you give them a lashing. I never order more than twenty lashes, and it does the niggers good.' Maice took his leave, my father pondered over the matter for some time, and then called Billy.

"Billy came.

"'How d'y, Billy.'

"'How d'y, Massa Frank.'

"'Billy, go and get the overseer's whip.' Billy went and got it. 'Now help me take off all my clothes,' said my father.

"'Gor a mity, Massa Frank, what you gwine to do now?' said Billy.

"'I want you to give me twenty lashes, as hard as you can put it on, as hard as Maice whips the niggers,' said my father.

"'Why, Massa Frank, wat de debbil you want for do now? Get dis nigger hung?' replied Billy, who was very much scared.

"'I want you to do as I say. If you don't,

I'll send for Sam, and have you whipped,' said my father.

" 'No; I swear God I can't lick you, Massa,' replied Billy.

" My father got in a rage, and called in Sam, who was a sort of second negro chief in the house. Sam came. 'Sam, I want you to whip Billy,' said my father.

" 'Eh, Billy? What you do Massa now? Take off your coat.'

" Billy did so at once, and Sam gave him two or three good cuts, when Billy says, 'If dat is all you want, I gib dem cuts myself.'

" 'Will you lick me now, Billy?' said my father.

" 'O, yes, Massa. I'll lick you. Gib me de whip'—and Billy took it and gave his master two rather hard cuts.

" 'Lick me harder, you rascal, or I'll have Sam lick you again,' said my father. Thus admonished, Billy put in 'de big licks,' as Sam, who was a spectator remarked, until the quantity was reached, his master counting at every stroke, one, two, up to twenty. 'There Billy. I don't like it, and I'll be d—d if I'll ever have another nigger whipped on my plantation.' And he never

did. He never afterwards had an overseer; and if a negro deserved punishment, he gave the very worst that can ever be given in the South—it was to transfer him from one plantation to another.

"But to return to Billy. My father died. When his will was opened, it was found to contain a clause stating that many years ago Billy Gaillard saved his life, and that he bequeathed to him, first, his freedom, second, the sum of five hundred dollars per annum, to be paid quarterly at the Bank of Charleston, a house on the plantation, a horse every year, and, as he wished Billy to continue to work on the plantation, he was to receive pay for whatever he did from my father's successor, myself. There is not a more independent gentleman in the South, sir, than Billy Gaillard. When I am at home, he is always near me—lectures and scolds me as if I were a child—has married off his family, has lots of children, and is more respected than ever was a patriarch in Bible times. He has but one weakness—when he goes to Charleston to get his quarterly dues, he generally manages to get moderately drunk. He frequently speculates, and makes more money than his income. He makes all his sons and daughters comfortable, and

gives them many presents, but has never been known to even dream of buying any of them their freedom, although he has the means to do it; for he has saved and invested money for a great many years, and owns half-a-dozen valuable houses in Charleston that he rents out and receives quite an income from. Gentlemen, I hope I have contributed a little to passing away a pleasant time. I will conclude with a toast. I give —

"'The health of every Northern Abolitionist who will go South and see the Institution of Slavery as it really exists.'"

The story was warmly received, and the comical idea of the toast made all laugh. Even old Cubson growled out that he was afraid the healths of any northern gentlemen who made such an excursion would not be greatly benefitted. Mr. Gaillard called upon Mr. Bennett for his quota. Mr. Bennett very quietly remarked.

"Gentlemen, I am not much of a hand to tell a story, but I would rather be guilty of telling a stupid one than to lack the courtesy of trying to contribute my share to the general mirth and amusement. The story told about pious board-

ing-house keepers, but the more especially the description of the New England village of four hundred inhabitants and six distinct houses of worship, reminds me of an adventure in one of the same sort of towns, and I will try and narrate it. Some time after I had arrived in this country I found myself in Boston, and with but little to do. I determined to travel into the interior and see if I could not pick up something. I had a good education, and I had heard that school teachers were in request. I will make my story as concise as possible, and without going into details will mention simply that I found myself in some such place in Connecticut as Mr. Monck has described. The town was divided into three school districts, as they call them. The middle district required a 'school master,' that is the designation in Yankee land, and not school teacher. I offered my services to become the scho olmaster. It was necessary to see the Committee, and I applied to them for the situation. They consisted of a Presbyterian clergyman, a Squire Phelps, and Deacon Botsford. After some considerable bother, an hour was appointed when the School Committee met. I was there punctually at the time. The school-house was a

little one-story building, painted red outside, and the inside was covered with all sorts of drawings and ornaments made by ambitious scholars. Presently the important Committee arrived one by one. At last the solemn business was opened. Squire Phelps asked if I was the 'young man' who was anxious to take charge of that district school. I replied in the most amiable and seductive manner that I was the person. 'Deacon, we must examine whether he is capable of taking charge of our school.' The deacon grunted an affirmative—and then commenced such an examination as was never heard of before. I was asked how cheap I would act—whether I would board round among the parents of the scholars—and whether I could measure wood. I got along very well and quite satisfactorily until the clergyman asked me, 'What is your religion, Mr. Bennett?' I replied that I was a Catholic. Then the three committee men took a general stare at me, and afterwards at each other. 'Where are you from?' was the next question. I did not think, but replied simply, 'From Scotland.' 'O yes—I know where that is. It is up near Middletown, in Windham County.' There is, I have since learned, a town called New Scotland some-

where in that region. I was requested to retire. I did so, but was soon called back. 'Mr. Bennett, we have consulted together in reference to your application, and after examination, very impartially conducted, we are obliged to decline your offer, as we do not consider you competent to teach this district school."

"Gentlemen," continued Mr. Bennet," "you may form some idea of my mortification. I assure you, I never applied since for a school teacher's berth. Yet I believe I am possessed of some ability, but it has taken a new direction. I have, as most of you are aware, started a new enterprise, and in the Herald I have had great success. I can assure you that by the register I now circulate up in Connecticut over twenty-five hundred copies of my paper daily, and I believe I may say that that day will come, improbable as it may seem, when I will issue ten thousand copies of the daily Herald. I will give you a sentiment, 'A new era in Journalism.'"

It was drunk with enthusiasm; and the idea of a man of Mr. Bennett's acknowledged cleverness to have been rejected as a Yankee schoolmaster, was perfectly rich and refreshing. Mr. Bennett hoped that Colonel Mac Neil would take his turn

at the oar. The Colonel said he should not trespass long upon their time—that he was happy to meet with Mr. Bennett—that the Herald was giving new life to the community, and was making itself felt, and he hoped it would reach a circulation of ten thousand daily, but that he supposed was an utter impossibility, an extravagant idea, that Mr. Bennett could hardly expect would be realized in many years, if ever. "I cannot sing you but one song, gentlemen—I will try that;" and Mac Neil sang with good taste and feeling, "My Heart's in the Highlands."

The company had by this time become quite excited. Songs, stories, and toasts followed each other in quick succession, until nearly midnight, when it was proposed that all should join in the good old song of "Good night, and God be with us all." All were in good spirits, but no one was quite intoxicated, at least to such an extent as not to be able to find his way home. When the party broke up, Marion retired to his room. A new life was before him—he was twenty-one years old.

CHAPTER VII.

Of Age—"I am twenty-one"—Anxiety to get into Business—Monck's salary raised—Mr. Granville's Promises—Mr. Wilson to be taken as a Partner—Mrs. Tom Granville's advice to Marion Monck respecting her Niece—Marion is astonished—Concludes to make a Confidant of the Count Falsechinski.

"I AM of age." "I am twenty-one years old." "I am a man legally." "I am a citizen." What important sentences in the career of every male—what an epoch in the life of every man! Americans are not like Europeans, content to slave on for a period of years in clerkship until the seasons of youth and middle age are passed, and old age reached without a hope or desire of bettering their condition, or of taking the chance of bettering it, by going into business upon their own account, becoming principals and employers themselves. It is a strong characteristic of the general American mind. He does not consider himself settled in life until he is in business on his own hook. He never dreams of getting

married until he is his own employer. A young clerk's highest ambition is to get into business upon his own account so soon as he is twenty-one years old. From this cause spring a thousand fearful evils in a commercial community. Half the failures that occur to persons engaged in mercantile pursuits can be traced to this going into business at an early age, before experience justifies it. Could all the young men who have gone into business upon their own account in New York city before they reached twenty-five years be traced out, it would be found that they have failed where, had they been content to gain experience as clerks until they were thirty years of age, their after success would probably have been certain. The Jews are a sensible people in this regard. Their children don't take upon themselves the responsibilities of men until they reach thirty. Our blessed Lord and Saviour did not separate himself from parental control until he was thirty.

Marion Monck was not destined to be an exception to the general rule. He had reached twenty-one, and he began to think that it was high time to get into business. The next morning after the dinner, Mr. Granville informed him

that his salary in future would be one thousand dollars per annum. "As you will continue to reside at my house without any expense to yourself, you ought to be able to lay aside some money every year, Marion. Are your parents in a situation to give you any capital to start in business, when your experience justifies such a step?"

"Indeed they are not. They might raise a small sum, but I would never consent to it. I must depend upon my own exertions," replied Marion.

"And a better reliance no man can want in this country, my boy. If you go on gaining commercial information, it will be of use to you some day. Water will find its own level, and so will business experience, capability, honesty, and activity. You possess all of the qualifications, and all you have to do is to pursue a straightforward course, and you will gain a foothold in the commercial world sooner or later. I am not justified in saying what my intentions are towards you eventually, but if you should remain with me a few years longer, and should then wish to go into business, I shall take great pleasure in forwarding your views. Very likely I shall

hear of some person who has capital who would be willing to form a partnership with you, because you have such good business qualifications."

Marion had not lost a word of all this speech, which was an unusually long one for Mr. Granville to make. He was pleased with it, and yet displeased. It was cold and strictly mercantile. It gave him no hope of the future, so far as becoming interested in the business of Mr. Granville was concerned. It seemed to remove Isabella to an immeasurable distance from his reach, but still he thanked his employer for his good intentions.

"I shall soon make a change in the style of the firm; and as I regard you as my confidential clerk, I will communicate my intentions to you. On the first of January next Mr. Wilson will be taken into the firm, which will then be Granville & Wilson."

Marion now expressed his sincere satisfaction, and asked if he might congratulate Mr. Wilson upon his good fortune, when he met him at the office. "He said nothing to me about it at dinner yesterday. In fact he never opened his lips about any thing."

"No; Wilson is not very talkative—a very

excellent quality too in a man. But as he has said nothing to you, I don't think you had better say any thing to him. I suppose that you know he is living at Mrs. Nordheim's house?" observed Mr. Granville.

"I really did not know it. When did he go up there?" asked Marion.

"Very recently. I may as well inform you that I did not agree to take Mr. Wilson into the house because of his services, or of his personal importance to me. I have known him a great many years. He is a reliable, excellent man, and a most accomplished book-keeper. He will owe his becoming my partner solely to Mrs. Nordheim. I made a promise to Mr. Nordheim that I would take into partnership any one that his wife should recommend. She has expressed her wishes decidedly in favour of Mr. Richard Wilson. She also furnishes him with a capital of fifty thousand dollars to put in the new firm. Under these circumstances Mr. Wilson will be admitted a partner. If Mrs. Nordheim had expressed the wish that you should have been associated with me, it would have given me pleasure to have taken you into partnership. I am a little surprised that she did not do so.

It has appeared to me that you were a great favourite in that quarter. Had you any disagreement with her?" demanded Mr. Granville.

"None that I am aware of. She seemed anxious that I should leave her house, and appeared to act somewhat abruptly in requesting me to do so," said Marion.

"Women are very fantastic in their way of doing things, and Mrs. Nordheim does not seem to me to be an exception. What has made her take such an interest in Mr. Wilson is beyond my comprehension, but I suppose they have a secret understanding that Mr. Wilson pays her a portion of the profits he will be pretty certain to make as my partner in business," observed Mr. Granville.

This conversation made a very deep impression upon Marion's mind, in more ways than one. It set him to thinking of Mrs. Nordheim and Wilson. He wondered what could be her motive. He was not long in doubt. That same day Mrs. Tom Granville found him alone in the parlor.

"Marion, it is high time that you and me should have some understanding about Isabella. She has confided to me the secret of your mutual attachment, and I very foolishly consented to

keep it from Mr. Granville; but I must tell you very candidly I think you are both young, and both particularly foolish. Mr. Granville will never consent to your marrying Isabella under present circumstances. He might do so, were you in successful business and making money. What are your future plans?" she asked.

Poor Marion, this was the extra pound that was to break his back. He did not know what to say, but he made a sort of answer, and informed Aunt Kate that he really had no definite plans for the future. "I will let things take their regular course. I am going with the current, and I cannot get out of the stream to get ashore," said he.

"I am afraid you will have to get out of the stream very soon, or you will be helped out. Have you not noticed that Colonel Benson is very regular in coming here, and are you not aware that his hopeful son generally comes with his pa—and also that Mr. Granville takes Isabella and myself to the residence of Colonel Benson, and contrives that young Benson shall see Isabella home?" remarked Aunt Kate.

Marion replied that he was aware of all these facts, but requested Aunt Kate to inform him

more plainly what impression she meant to convey by mentioning these circumstances.

"Why, my worthy Marion, if you don't see what it all means, I do. Middleton Benson is in love with Isabella as much as that thick-headed plodding young man can be in love with anything, and it will not be long before he will propose for Bella, and be accepted," replied Mrs. Tom Granville.

"Accepted, Mrs. Granville! By whom, pray? Not by Isabel—she perfectly detests him, to say nothing about her affections being given to me. Pooh! pooh! You cannot frighten me with any such notion," observed Marion with some temper.

"Marion, I do not want to alarm you, nor is there the least necessity for showing to me any temper. It is all but a waste of words. I cannot alter things, but I have endeavored to kindly put you on your guard. Take it in that light," replied Mrs. Granville, with calm dignity.

"Mrs. Granville, will you answer me one question. Suppose Mr. Benson, Jr. should propose to Bella, would he be accepted?" demanded Marion.

"By Mr. Granville, do you mean? Unquestionably he would be. In fact, I think the two

old heads have already arranged the matter," replied Mrs. Granville.

"No—I mean by Isabella?" anxiously inquired Marion.

"Isabel would not dare refuse him under such circumstances. She would refer him to papa, and although she would cry and take on about it in her room, yet to Mr. Granville she would appear pleased, and when the time came would marry Middleton Benson without saying a word," replied Mrs. Tom Granville.

"Great God! I can't believe it. She would never be so false to me," said poor Marion.

"False is a hard word. She is a mere child, and when you consented to being engaged to her, you had penetration enough to have formed some idea of her character. I think, Master Marion, you have behaved excessively foolish. There is nobody whose advice is so good as a woman's. Before you got trammelled with such an attachment, why did you not consult Mrs. Nordheim? She always appeard to be a great friend of yours," asked Mrs. Granville.

"Because Isabella requested me not to say a word to any one about the matter," said Marion.

"When Isabel told me about it, Mr. Monck, I

was extremely surprised, and I supposed, as a matter of course, that Mrs. Nordheim knew all about it. When I told her, she was perfectly paralyzed," observed Mrs. Granville.

"In God's name, Mrs. Granville, tell me what you mean. Did you tell her? and when was it that you told her?" said Marion excitedly.

"I did tell Mrs. Nordheim, of course, and the time was the day before you moved here. In fact, she must have requested you to move the very evening of the day that I saw her," replied Aunt Kate.

"And what, Mrs. Granville, could have been her motive for so abrupt—ay, so unkind a proceeding? Why should she be so angry at my becoming attached to Miss Granville?" inquired Marion.

"You are really silly. The very best reason in the world. She did not wish to quarrel with Granville. She knew that he would not consent to your marriage with Isabel, and sensible woman that she is, determined not to be mixed up with it, by countenancing you—so she requested you to move as quick as possible, and told some foolish story about wanting to go into the country. She never did go into the couutry, and that is proof

that it was but an excuse to get you out of the house," said Mrs Granville.

"I see it all now," replied Marion. "My eyes are opened. What an infatuated fool I have been. She was vexed at my apparent want of confidence, and that is the secret of her cool treatment." Marion was as far from the real reason as ever.

Aunt Kate continued to pour oil upon the fire that she had kindled. "I dare say that if you had told her all about your love for Belle, she would have advised with you about it, and as she was very fond of you, it is likely that she would have backed her own advice by acts. Granville is about to take Wilson into partnership. It is all Mrs. Nordheim's doings. Had you acted right with so good friend as that lady, she would have requested that partnership for you, and Belle's hand into the bargain. Had she done so, Mr. Granville would have consented at once. But it is too late now," was the remark of the lady.

Marion covered his face with his hands. His heart was too full to speak. At last he managed to inform Mrs. Granville that he would like to see Isabel, and have a full and complete understanding with her. Mrs. Granville replied, "It

will be of no use, Marion. She will say yes to all you say. But she will not run away with you, or get married without the consent of her parent. When he puts his foot down, she will obey him, and marry the man she has chosen, and that will be the end of it. Take my advice, you would at once tell Isabel that you both have been foolish, that both had better give up all hope of the future, and forget each other," said Mrs. Granville.

"But Isabel, my dear Mrs. Granville, will not consent to any such thing. She loves me truly. Did I not think so, I would never give her another thought. She will never consent to breaking off our engagement while she is alive," said the confident Marion Monck.

"Nonsense. Try the experiment at least. It will be for your own happiness to do so, I assure you. Under different circumstances, I dare say you and Isabel might have been very happy, but not now. Good-bye. Think over what I have said, and act precisely as you deem best," said Mrs. Tom Granville.

Marion was completely paralyzed at such advice as this. He did not know which way to turn for relief. He attended to his duties th e

remainder of the day, and when evening came and it was about time to close the store, his mind was made up to take the advice of a third and a disinterested party. He told the Count Falsechinski that he desired particularly to see him, and asked to meet him that evening at the French coffee house in Warren street.

"I will meet you Marion, but not there. Make it at Delmonico's in William street. There we can have a room to ourselves, and a quiet nice dinner, or supper, if you call it so. I have an idea that I could guess the nature of your seeking a private conversation with me, but I will not do so. Be punctual to the time, which I wish you would make eight o'clock; do not be later. It is a bitter cold night, and a good cozy room with a fire, and the nice edibles and drinkables that Delmonico can get up, will enable us to pass a delightful evening," replied the Count, and the parties separated.

CHAPTER VIII.

The Night of the Great Fire in New York City—The Count Falsechinski and Marion Monck at Delmonico's—The Count's Opinions of Mr. Granville's Views—Marion saves the Portfolio and Papers of Mr. Granville—The Great Fire.

It was a dreadful night, that night in December, 1835, when the Great Fire occurred in New York. Marion left the store early in the evening, and as usual took the keys of the store from the porter, as he had previously taken the keys of an immense iron safe or vault, built into the solid walls of the store. He went home to tea, and after he had finished, Mr. Granville expressed a desire to have a policy of insurance, or to know if one had been taken out on property in a store on the North River side of the town.

"I shall be over in the neighbourhood of our store, and it will cost me but little trouble to go in and ascertain for you," was Marion's reply.

"I wish you would do so," was the answer, and

Marion left for Delmonico's, still keeping all the keys with him.

The store of Mr. Granville was on the corner of Broad and Garden street, and its rear overlooked the graveyard attached to the Reformed Church in Garden street, of which Dr. Matthews was the pastor.

Delmonico's at that time was almost as celebrated as it now is—perhaps more so, as it then had no rivals, and no establishment of a similar kind could have been found in the city. It was located in William street, on the west side, about midway between Garden and Beaver streets. The eldest brother of the Delmonico Brothers was then alive. He was a fine-looking man of middle age, and his first name was John. He had another brother named Peter. Since then, several others have come to this country, while John is long since dead. He was accidentally killed while shooting over on Long Island.

When Marion reached Delmonico's it wanted but little of the hour appointed. He found the Count waiting, and soon after a servant showed them up to a nice little dining-room on the second floor, and facing the street. Soon after the dinner was served, and a bottle of wine also.

"Don't talk about any unpleasant matter until we have had our dinner," said the Count—and Marion scrupulously refrained from the least allusion to his troubles. Over an hour passed away while the Count was enjoying the meal, and then he ordered coffee and cigars.

"Now, Marion, I am ready for you. Tell me how I can serve you, and I will do so to an extent that you little dream of. Tell me all, from the beginning to the end."

Marion then related what has already been made familiar to our readers. When he had concluded, the Count remarked,

"I dare say, Marion, that you consider this unfortunate attachment as one of serious importance. Pah! if you could view such things as I do! Minds change—young men's especially Could you jump over five years of your existence, you would laugh heartily at this boyish attachment to a pretty simpleton, for that is all that Miss Isabel amounts to under the most favorable circumstances. But I will not laugh at you, for I have been over the same road, and know just how you feel upon this occasion. Mr. Granville will not consent to your marrying Miss Isabel under any circumstances—and I would not

either, if I was he. And if I was your parent, I would cut your throat before you should marry such a useless, insignificant piece of furniture. Pah again! Don't look angry, nor don't get angry with what I am going to say. You have the world before you, with health and good looks. Yes, Marion, you are a devilish good looking fellow, and when you get a trifle more manly, you will be a splendid specimen of a man. You speak several languages—you have a thorough mercantile education—and now you would throw all these advantages away, and tie yourself up with a little silly girl who has not done eating bread and butter. For shame, man! I thought you had a high ambition. If Mr. Granville would plank down a hundred thousand dollars with the young lady, it might do, but to marry her without his consent and not get a cent—Oh no, it's perfect nonsense. Don't think of such a thing—it is sheer madness," was the advice given by the experienced Count.

"But, my dear Count, although I am half persuaded that you are right, yet how can I help myself? We love each other, and we are engaged. It would not be honorable in me to break off, and I could not do it. What would she not suffer?" replied Marion.

"Not a pin's-head worth—not a particle. Try it. Go to Miss Isabel to-morrow the first thing. Tell her you are satisfied her father will never consent to your engagement, and that you cannot support a wife, and beg her to give up all thoughts of such an arrangement. Tell her that your parents won't consent to it. Tell her you have made a promise to *me* that you won't marry until you are thirty years old, and see how kindly she will take it. She won't make the slightest objection. Or if she does, your skirts are clear, and there is no occasion for you to trouble your head any further about the affair. I advise you to move out of the house of Mr. Granville also. Get some other place to live—it is more independent," continued the Count, when the alarm of fire occurred.

"Fire! Fire! Fire!" rang through the streets. The Count jumped up, and so did Marion. They flung open the blinds, and could see by the illuminated sky that it raged near them. Down stairs they rushed. The Count paid the bill, and they were soon in the street. It was nearly ten o'clock, the cold was intense, and there was a high wind. They passed rapidly into Exchange street—now Beaver, east of William—and kept

on to Pearl. There were few people assembled, but one of the large dry-goods stores a few doors from Wall was in a blaze. They stopped and watched the fire for a short time, and saw it extend westward towards the Merchants' Exchange. "Count, it is very cold to be standing here. I have the keys of the store, and I am sure good coal fires are burning in both offices—if not, we can soon make one. We shall freeze if we stop here," observed Marion.

The Count agreed to the proposition, and they walked rapidly to the store of Mr. Granville. Sure enough, they found a good coal fire burning, and they lit a couple of candles and their cigars, and took seats by the fire. Some short time elapsed when they heard an unusual noise in the street, and Marion said he would go and see how the fire was getting on. He had been out but a moment, as it seemed to the Count, when he returned, his face aghast. "Count, several blocks are on fire, and so is the Merchants' Exchange. Why, our store may be in danger!" said Marion.

"Nonsense! To get at us the fire has got to burn a good sized church, and a pretty large grave-yard. However, we had better stay and see the business over or the fire out. I shall not go to look at it myself, for I am very comfortable

here. Suppose you go to Delmonico's and get some cigars."

Marion started on his errand, but speedily returned: "Delmonico's is all on fire; there is no getting near the place."

"But there are no bells ringing. It is a fire without much noise," remarked the Count.

"People have too much to do to save their things. Let's both go and look at the fire," said Marion.

It was a very remarkable fact that on the occasion of the Great Fire in New York, the city bells rang but for a few moments, and while block after block was being burned, there was a fearful stillness, only interrupted by the roar of the flames. The Count and Marion got separated, and Marion was alone watching the progress of the fire. It came down Garden street like a summer whirlwind, and Marion for the first time became fully conscious that the store of Mr. Granville could not escape. He then went to work to get the books of the firm at least to a place of safety. He felt sure that the fire would not cross Broad street. Luckily, a store was open on the opposite side, and he was well acquainted with the people. He carried thither every book and paper that he regarded as of any value. When this was accomplished, he took the

portfolio, which contained bills of exchange, notes, stock certificates, and other papers of value to the amount of half a million of dollars. This he carried about his person, knowing that its loss could never be replaced. No one arrived to aid him. He went once more into the street: the church in the rear of Mr. Granville's store was on fire, and Marion then knew that the store was doomed. By this time the authorities had determined to blow up buildings and prevent the fire from spreading in Broad street. A store selected to be blown up was at No. 42 Garden, only opposite the corner store of Mr. Granville. From the opposite side of Broad Marion saw that blown up, and fall in one solid mass of ruins—not a brick or stone fell into the street—the store rose up and fell on the ground upon which it was built.

Shortly afterward the store of Mr. Granville caught, and Marion remained on the opposite side of the street and saw it burn and fall a mass of fire; such was the intense heat that not a brick was left standing. While watching this result, he was startled by hearing some one exclaim, "My God, I am a ruined man!" He knew the voice. It was Mr. Granville.

Marion approached him and placed his hand

on his shoulder. "It is not so bad as you suppose, Mr. Granville."

"The portfolio—where is the portfolio?" inquired the merchant.

"I have it, sir, all safe. Here it is," replied Marion.

"Thank God for that. All the rest may go," was the response of the merchant.

Marion then conducted him to the spot where he had placed the books and papers. "Nothing is lost, sir, except the merchandise, and that is fully insured."

"You have done all this yourself?" asked Mr. Granville.

"Yes, sir. In a time like this aid was impossible to be had," was the modest reply of Marion.

"I owe you a debt of gratitude, my dear boy, that I can never repay. But come, let us get home," said Mr. Granville.

It was nearly daybreak when they reached State street, but the fire was burning as madly as ever, and did not stop until it had levelled every house between Broad and Wall street to the East river.

CHAPTER IX.

Miss Norris Rouses the Ambition of Thomas Granville, Esq.—He Goes to Washington—General Jackson Appoints Him Consul to a Port in France—Returns to New York—Brother Advances Money—Renews Intimacy with Miss Norris—Consul Granville sails for Europe, and Miss Norris Accompanies Him—Queer Scenes in England and France—The President Removes Tom Granville from his Consulate—His Return to America, followed by Miss Norris, who has made Five Thousand Dollars by Her European Tour—The Ruin and Distress of the Ex-Consul.

THOMAS GRANVILLE seemed to have lost the esteem not only of those with whom he was connected by relationship, but also of the young woman with whom he had formed a dependent connexion. She, too, got sick of Tom, and became anxious to terminate their engagement. She was more anxious to do this, as Tom displayed no energy and no manliness of character. He was contented to remain by the side of Miss Norris at her comfortable quarters from one meal to another. At last she came to the conclusion

that she would, for the welfare of Tom, rouse him out of his unmanly lethargy at any cost. About the time of the Great Fire she took Tom Granville to task.

"Is it possible that you expect to be tied to my apron-strings for ever? Have you no idea of doing anything for yourself? For shame!" she asked.

Tom replied, "I do not know what I can do. What do you wish me to do?"

"Oh, man, man, have you no energy—no self-respect left? Do? Why, rather than lead such a miserable life as you are leading, Master Tom, I would go and hire myself out as a street sweeper, carry in coal, go from house to house and offer to clear off the snow from the sidewalks, do anything to earn my bread, were I a man, or, if like you, I pretended to be one."

Such language was calculated to arouse a new spirit in poor Tom, and it succeeded admirably.

"Do you wish to get up a quarrel with me? Is that what you are trying to do? or do you wish to separate from me? I can accommodate you in any way," replied Tom, with some spirit.

"Bravo, bravo, Tom. That is excellent. I

have not seen you look so becoming for a long while. I will tell you what I want. Be a man; make yourself respected. God forgive me for ever letting you come here. Do you know that all your friends charge me with leading you astray? seducing your affections from a beloved wife? destroying her peace of mind? ruining her domestic happiness, and all such sort of stuff, which you, Tom Granville, know is as false as falsehood itself," continued Miss Norris.

"And who dares say such a thing? It is not true, and you know it as well as I do. Why, then, should you care what people say falsely? Tell me who makes those charges against you. Give me names, and if my brother or my wife even have dared to assert such atrocious slanders, I will make them contradict them," replied Tom, very bravely.

"Ah, Tom, if you would only show as much spirit in your actions as you do in your language, I should respect you much more than I do now. I do not want to make enemies, and yet I am making them every day on your account. Your wife has applied for a divorce, and she will succeed in getting it, if you do not mind, Tom," observed Miss Norris.

"I don't care a straw whether she does or not. What will it matter to me?" inquired Tom.

"It matters this much, that if she succeeds in getting a divorce, it permits her to marry again, while it debars you from that privilege," remarked Miss Norris.

Tom answered that he did not care for a divorce, that he should never marry again under any circumstance, that he had had quite sufficient of married life, and wished for no more. But he continued, "I see that you wish to get rid of me. Your wishes, Clara, shall be gratified. I will leave you this very day. You shall see me no more."

"Nay, Tom," continued Miss Norris, with some feeling. "I wish to see you do something. You have cleverness, use it to some purpose, in some way, I care not how. I have no wish to get rid of you, except for your own good.

"No matter what the motive is, Clara. We won't speak of that. You *do* wish it, and it shall be done. But I have a favor to ask. I need some money for a short time. Lend it to me, and I will return it inside of a month. I am man enough for that at any rate," said Tom.

Miss Norris went to a little portable desk, opened it, and took out a pocket-book.

"How much do you want, Tom?" she asked.

"Fifty dollars will answer my purpose," was the reply, and she at once handed him that amount.

"If it is not sufficient, tell me so, and you shall have more," added Clara, as she held out the purse.

"No. It is quite enough; and now, Clara, good-bye," said Tom.

Miss Norris wished to arouse Tom Granville to make some effort to do something for himself, but as she saw determination in every lineament of Tom's expressive face, she became fearful that she had overdone the matter. Perhaps Tom was going to jump off the dock, or commit suicide in some other shape. She felt that the melancholy fate of poor Nordheim, her first friend, had been tragedy enough for her lifetime, and she was not anxious to have Tom get killed, or kill himself. So she changed her battery. "Come, Tom, you need not say good-bye; or if you will do so, give me some reason for it. Tell me where are you going. What are you going to do? and if it is

not an impertinent question, when am I to see your indignant lordship again?"

Not a smile appeared upon the face of Tom. He was as calm as apparent insensibility could make him. He felt indignant, but he had sense, and he had pride, and these told him that Miss Norris was acting right. It was a bitter pill to swallow, but he got it down.

"Clara, I will try and reply to your questions, or I would do so if I could, but I do not really know what I am going to do. I am going to leave New York this very evening, that I have decided upon firmly. So that my good-bye means something. I shall go to Philadelphia this afternoon. I have friends there. If nothing opens, I shall keep on to Baltimore, where I married my wife, and from thence I may go still farther south. That is all I can tell you, and once more I say good-bye."

Tom, as he said this, rose and took his hat, and walked partly to the door. Miss Norris followed him.

"Tom, I shall not say one word to prevent your going. It is necessary for your own sake. May God grant that you may find something to do—get into business, or get some position that

will be creditable to you and to those connected with you. If you do, perhaps your wife will withdraw her application. Your brother will receive you as a brother again. I wish you well from the bottom of my heart. I am not selfish when I propose our separation. It is for your good," said Clara.

Tom replied, " So you have said, Clara, and I believe you. One more good-bye. You shall hear from me favorably, and I thank you for having roused me from my lazy, unmanly sleep."

Miss Norris bade him an affectionate farewell, and Tom Granville left the house determined to turn over a new leaf. He did not wait for his resolves, which he felt were good ones, to cool. It was about noon when he left the residence of Miss Norris. He went from there to a quiet eating-house down in Nassau street, and got dinner. That afternoon he started for Philadelphia, and he did not halt for any time until he had gone as far south as the city of Washington.

In the chapter where we gave an account of Tom's marrying, we mentioned the conduct of General Jackson in after years, when Thomas Granville came to him in distress and in trouble.

It was the present trip to which we then alluded. President Jackson took the matter in his own hands, and sent the name of Thomas Granville to the Senate for confirmation as Consul to one of the principal cities of France. He furnished Tom Granville with funds to proceed immediately to New York. Tom was delayed in Baltimore for a few days. Before he reached New York, his appointment and confirmation had been published in all the New York papers. It took all his acquaintances by surprise. "Ah, that brother of mine. He will never be taken alive," exclaimed Pitt Granville, who had a great admiration of official people, and his brother was now one, thanks to General Jackson's friendship. No sooner did Thomas Granville reach New York, than he proceeded to his brother's office. W. Pitt Granville received him kindly, and conducted him into the inner office. Before Tom left, Granville had promised to let him have all the money he needed for an outfit, and wait for it when Tom Granville should have reached France, and began to pocket the emoluments of the Consulate. It is needless to say that the mere fact of his brother's getting so honorable an appointment abroad was very gratifying to the senior Granville.

A thousand or two thousand dollars to send out his brother to France, was nothing, in comparison to the gratification of his own feelings, even if Tom had never remitted back a cent.

No sooner had Tom received money from his brother, than he at once went to a hotel. There he sat down and wrote a grateful letter to General Jackson, and inclosed the thirty dollars the President had loaned him.

"Your act, General, has made me ascertain that I have more friends than I dreamed of. As you foretold, I have any quantity of friends since my appointment became public. I had no difficulty in raising money, and have sufficient not only to return you the thirty dollars which you were so good as to make me take at Washington, but enough left to procure me a handsome outfit and pay my expense to the port where I am appointed."

General Jackson was much gratified with the letter of Thomas Granville, and wrote him in reply a short but expressive letter, urging him to leave New York at the earliest moment, and giving him some good advice as to his conduct while in office.

Thomas Granville, after he had dispatched his

letter to the President, found his way up to Broome street. Miss Norris was in ecstacies at his success. "I knew it was in your line, if you only exerted yourself." She then inquired what the income would be, and into various other matters. Tom said he should engage passage to Liverpool, and from thence go to Birmingham, Manchester, Leeds, and other places in England where he had relations and connexions.

"You know my wife has some very aristocratic connexions in London. One of her great aunts is the Duchess of L——, another is the Marchioness of C——. They were both Baltimore girls, and married well," said Tom.

"They know all about your wife, of course?" inquired Clara.

"Certainly. They know of our marriage, and both ladies wrote on letters congratulating us at the time the unfortunate affair came off," said Tom.

"Probably they have heard of your separation from your wife?" inquired Clara, anxiously.

"Not a syllable. You may bet your life that I have never uttered a word about it to those grand dames. Nothing has been said about it in the papers or in any public manner, and I am

quite sure that my wife and her relations are too cursedly mortified about the affair to have written such unpleasant news," said Tom Granville.

"Thomas Granville," repeated Miss Norris, coming close to him, laying her hands upon his shoulder, and looking him full in the face, "Tom," she continued, "you have said that you loved me. Did you mean it, when you used to say it?"

"Upon my soul I did, Clara; I do love you," answered Tom Granville, returning her look.

The lady did not alter her position. "Thomas, will you prove it? Will you take me with you to France?"

"You, Clara! You! But will you go? No, no! I were mad to think of such a thing. It would d—n all my prospects for ever. Great God, what a regular row it would kick up! No, Clara, it would not do. It wouldn't pay. What would Granville say?"

"Listen to me, Tom Granville. Your brother, the President, none of your friends, need to know anything of the matter. You go to work, get your outfit—uniform, letters, commission, letters of introduction. Engage passage, and do every thing that you have got to do, as though I were not going. I will secure my passage in the

same ship, but under another name. When we reach Liverpool, we can then travel together, and then what a chance of your paying off your wife old scores! Take me as your wife—introduce me to the haughty dames who are her connexions, and see what glorious times we shall have. After leaving England, I can go with you to Paris—then follow you to your post—take a little cottage in the suburbs of the city. O Tom, it will be so nice—so quiet, and we can be so happy," said Miss Norris.

Ah, Tom Granville, where was your better angel when this artful syren was pouring such ideas into your confused brain? Consul Granville agreed to the entire programme as marked out by the artful Clara, and it was eventually carried out in all its details. Clara sold off all her furniture and everything of value, and placed the money in the Sussex Bank. She went up and bade her parents good-bye.

When the day for sailing came, Thomas Granville had an abundance of friends to see him off. His brother Pitt Granville and a large party went on board the ship, and came up in the steamboat. Little did any one dream that Miss Norris was on board, under an assumed name. Yet so it was,

and the ship left the hook with a fair breeze for her destination.

It is not in our power to give an account of all that befell Thomas Granville during the period he was absent from the United States. He reached England, and so did Miss Norris. She travelled with him far and wide as his wife. His family received her as such, and the haughty relations, the two persons to whom we have alluded, made much of their American relations. Tom and his supposed wife were féted in the most sumptuous manner. The relatives of Mrs. Tom Granville were very much delighted with their relation, as represented by Miss Norris. She played a high game, and she won. Ere a year elapsed, she was back again in New York. She had been missed, but no one knew where she had gone.

There came letters to the Pinckney family in Baltimore from the English princesses. They had met Mrs. Tom Granville, and were delighted with her. This produced an explosion, but who was playing so impudent a part became the next question. Pitt Granville's relations also wrote to him about Mrs. Tom Granville. An explanation followed. The American minister in Paris wrote

the President all about it. Tom Granville was recalled or removed just one year from the day he left New York. Miss Norris preceded him only a month. But she had a great lark, with lots of fun and frolic. She had moved in the highest circles in England and France. She had travelled all over the continent, and practised the languages she had learned from the Count Falsechinski, and made herself perfect in all of them. During her sojourn in England, and while upon the continent of Europe, she never forgot for a single moment one purpose. She passed along as the beautiful and gifted wife of an American official, and she took care that under that assumed position all those nobles and gallants who followed in her train, or who succeeded in their designs, were men that had an unlimited control of money. The costly jewelry and presents which she received were enormous. She carried over from London to Paris a sum equivalent to twenty-five hundred dollars in cash, and she had not been in Paris a week before she opened a bank account with the American banking house of Welles & Co., and before the expiration of another week she purchased from that house a bill on New York for twenty-two hundred dollars. This she

remitted to her lawyer in New Jersey, with directions to pay off the mortgage of two thousand dollars and the interest and other expenses. Then she commenced flirtation in Paris, until she made her supposed husband, Consul Granville, the laughing-stock of all his friends in Paris. She then formed an intimacy with a Russian nobleman of unbounded wealth, and under his protection visited the principal capitals of Europe. She wheedled her Russian admirer out of a large sum. Soon after her return to Paris she gave him the slip, converted all her funds into a good draft on New York, went down to Havre, and took passage in the ship Erie. On her arrival she passed from the ship to New Jersey, and at Newton deposited her money in the bank. She stayed but a few weeks with her parents. The mortgage of two thousand dollars had been paid off, and she was the owner of a fine farm. Her father was a sober, industrious man. Her brother and sister she sent to a neighbouring town to school. These duties accomplished, she soon after started for New York. Here she found Tom Granville, irretrievably ruined and disgraced. His brother Pitt Granville had had his feelings outraged, and he would no longer recognize Tom as a brother.

Poor Tom. He managed to get the address of Clara Norris, who had become more beautiful and more accomplished, but at the same time more heartless than ever. She gave him a few dollars, and at the same time announced to him that all intimacy was at an end, except she should be pleased to have him call upon her occasionally. She was residing with Mrs. Woodruff, in Bond street. Thomas Granville asked her if she intended to keep him in money any longer?

"No Tom—not again. I am going to lead a life after my own fancy. I shall be in this house but a few days, and then I am going to follow the bent of my own inclinations. I hope you are satisfied?" she asked, in a cruel manner.

This was all the information Tom could get, except she promised that when she got settled, she would write a note to him, and she told him not to call again at Mrs. Woodruff's, but that if he wished to see or communicate with her, to send a letter addressed to her, care of Mrs. Woodruff; and he then took his leave.

We have digressed in this chapter, and brought the doings of the two principal characters in the chapter in advance of the period of our main narrative. We return to that in another chapter.

CHAPTER X.

Destruction of Property by the Great Fire—Its amount—Mr. Granville a heavy sufferer—Mr. Wilson becomes a Partner—The new House of Mrs. Nordheim—Marion Monck a Visitor—An interesting Courtship—The Widow Nordheim marries Richard Wilson.

THE great fire in New York was a terrific blow to its commercial prosperty, although it was not sensibly felt at the moment or for some months subsequent. Millions of property were destroyed in one night. Almost every fire insurance company was irretrievably ruined, and the merchant whose goods were fully insured, soon found that the companies where he had insured would not pay ten cents upon the dollar. The loss of Mr. Granville was very heavy. His warehouse in Broad street was filled with valuable merchandise, and he had another large store in the burnt district with an amount of almost equal value. He felt this loss very acutely. Had the fire occurred a few weeks later, it would have found Mr. Wilson

a partner, and also a severe sufferer. The arrangement of having Mr. Wilson come into the firm, with a considerable cash capital, was now a matter of extensive moment to Mr. Granville. He stated frankly to the former that his losses were very heavy, and added, "I shall not insist upon your complying with the agreement we had concluded, unless you are perfectly satisfied that my losses have in no way impaired my solvency."

Mr. Wilson advised fully with Mrs. Nordheim, and then informed Mr. Granville that he should become a partner according to agreement, on the approaching first of January. When that day came, the announcements were made in the daily journals, and the firm was changed to "Granville & Wilson."

Mr. Wilson had resided some time with Mrs. Nordheim before he discovered a suitable house. He did find one, however, for sale, and it was purchased, and Mrs. Nordheim gave up her house in Bond street, and moved into her own residence. It was a three story house, not in a fashionable part of the town, but in a street running from the west end of the Military Parade Ground, now known as Washington Square. Shortly after their removal Mr. Wilson invited Marion Monck

to call upon them. He did so, and was pleasantly scolded by Mrs. Nordheim for his long absence; and she pleasantly inquired after the health of his fascinating friend, Miss Isabella Granville. This was a sore subject to Marion, and he skilfully avoided it by saying that he saw so little of Isabella that he did not really know whether she was well or ill. Mrs. Nordheim then inquired particularly about old friends and acquaintances, the Count Falsechinski, Thomas Granville, and Miss Norris. Marion told her that Tom had received a foreign appointment, and of Miss Norris he knew nothing. He congratulated Mrs. Nordheim upon her new residence, and with a promise to call often, took his leave. After he was gone, the beautiful widow sat and mused for a long time.

"What curious beings we are! There is that lad, Marion—I thought I loved him. Perhaps I did so—why, I cannot tell myself. Now I would no more think of making him my husband, than I would of marrying a child. I want some one that I can lean upon—some one that I can trust. This youth is as changeable and unstable as water. Had I not discovered that he loved Isabella Granville—well, it is all for the best, and I

am fortunate in getting rid of my attachment, or what I thought was such, so easily;" and here the lady drew a long sigh. At this moment Mr. Wilson entered the sitting-room.

"Good evening, my old friend. I have had a visitor. I wish you could have arrived a little sooner. You would have seen how perfectly calm I received a visit from Marion Monck. Pshaw! what dupes we are to our own imaginings! I really fancied that I had a strong regard for that youth. I find he is no more to me than a hundred others," said the widow Nordheim.

"I am very happy that you are able to meet him with such composure. I feared it would be otherwise. But you have a brave heart," replied Mr. Wilson.

"And a good one, too, I hope. Have you just left the office?"

"About half an hour ago. All was going on well in that quarter. Mr. Granville has been terribly scared, and is a much more sociable sort of partner than I ever thought he would make. He consults or advises with me in reference to every matter of importance. Such a change in the tenor of any one man's life I have never heard of. From the neglected bookkeeper I am become

a prominent merchant, and treated with the utmost respect by all with whom I come in contact. It is you, dear lady, that has done all this, and how can I ever repay you?" demanded Mr. Wilson. "But one thing you shall know—I fear that my residence with you exposes me to be talked about, and I would rather go and live somewhere else—on your account, lady, not on mine," continued honest Wilson.

"Who dare talk about me, Mr. Wilson, or what can any one say in reference to my conduct? Surely I am doing no harm," said the widow, with great spirit.

"I ought not to have said anything about it to worry you, but I could not help it. People joke me. Even Mr. Granville said with a sneer this morning, that as you had behaved very kind to me, that I ought to be very careful of your reputation, and that I ought not to reside in the house with you," stammered out poor Wilson.

"I begin to think they are all right, Mr. Wilson. It is curious. It must appear singular that a merchant who has been a clerk should reside alone in the house of one of his late employers. It must be remedied, Mr. Wilson—we must give no occasion to people to make severe remarks, or to

talk scandal about us. What can be done, Mr. Wilson? You are older and wiser than me, and I look to you for correct advice. You are twice my own age. I am but a little girl in years," said the lively widow.

Mr. Wilson reflected a moment before he attempted to make any reply. Then he answered quietly, "Although it may put you to some inconvenience, yet I think it would be better that I should move back to my old quarters at Clarke & Brown's in Maiden Lane. I could come up here every day. Then I am sure the world could see no impropriety in you."

"That is your candid opinion, is it, Mr. Wilson? Now it is *not* mine. I have a better plan, and not half so troublesome. Come and sit down by me on the sofa, and I will tell you what my plan is," said the widow.

Mr. Wilson seated himself as requested. She reached her hand out and gently took hold of his, and continued: "I have told you that I needed a protector. Suppose, Mr. Wilson, I could find a nice, amiable, kind-hearted, middle-aged man, who would be willing to marry me. What would you think of that plan?"

Poor Wilson was aghast. "Really, Mrs. Nord-

heim, I—yes, perhaps it would be best. But could you love such a man as you describe? He must be a wretch if he did not love you and make you happy. It *would* be better. I know you have selected the man, or you would not talk so decidedly. Do I know him? You must confide in me, and tell me his name. I will then tell you honestly what I think of him."

Poor Wilson had made a terrible long speech, but it was an honest one. He was much too humble in his own eyes to dream for a moment of the real person that the widow had in view, and he was fearful that it was Colonel Mac Neil, or perhaps the Count Falsechinski. Had a thunderbolt fallen at his feet, he could not have been more startled than when Mrs. Nordheim replied,

"Yes, Mr. Wilson, it is right and proper that I should tell you the name of the man I intend to ask to become my husband. It is Richard Wilson," said the widow firmly.

"Me!" he exclaimed. "My God! can you be in earnest, or is this a dream? This is too much honor, too much happiness for a poor old devil like me."

"It is you, Mr. Wilson—that is if you will

have me. I will try and be a good, loving wife. I will try to make you happy;" and she gazed fondly into his face with those clear, beautiful eyes, as she said this.

"Mrs. Nordheim!" was all Wilson could say.

"Don't call me Mrs. Nordheim—call me Bessy; for you shall have that right, and no one living but you."

"I really don't know what to say. I do love you. If you wish it I will marry you—but it is not right. You are very young—gifted, beautiful, rich, and can marry any one you choose—the very pick of the land; and I am a poor old fellow, double your age, and old enough to be your father. Don't think of it—don't make such a sacrifice!" earnestly exclaimed Wilson.

"It is no sacrifice at all, Mr. Wilson. If you are old enough to be my father, then you can act father as well as husband, and I will be a dutiful daughter as well as wife. It shall be so, unless you refuse me altogether," she said smilingly.

"O no, dear Bessy! I would die for you, and would be as devoted to your interest if you had selected some one else; but if you will marry me, why you will make me the happiest man alive," said Mr. Wilson.

"Then, my dear Richard, you are satisfied. So am I. Let our marriage be as soon as you please. We will have no fuss or noise. Send for a clergyman and witnesses to-morrow—next week—or any time you choose: we will be married, and then all the notice that we will give about it to our dear friends will be when they will see the announcement in the papers. Are you satisfied, Richard?"

Poor Dick Wilson was overcome. He seized the fair widow, and pressed her to his manly bosom as though he would never release her. Then he kissed her rosy lips, but she offered no resistance to either demonstration, but returned his caresses fondly but gently.

"Bessy, I am forty years old!" he exclaimed.

"Richard, I am twenty-two years old;" and she laughed heartily. "I would not you have a year younger for anything. I respect, esteem, trust you; and, dear Richard, don't fear but that I shall learn to love you as fondly as if you were only twenty. I need one that I can rely upon in my love; and you are that one; and I shall give you all the wealth that I possess of worldly goods, but I shall give you what you will value more—

all the wealth of the most devoted affection," said the widow.

Wilson embraced her again and again. His heart was too full to speak, but he murmured, "Dear lady, you shall never regret your choice."

"I don't believe I ever shall, Richard. I will trust you with my future happiness without a doubt. Now let us talk quietly over the future."

They did so, until a late hour. Mr. Wilson urged delay in the marriage. He was anxious that she should have time to think it over. Perhaps she would change her mind. The lady was resolved.

A few days elapsed after the conversation, and then Richard Wilson and Elizabeth Nordheim went together in a carriage, one beautiful morning, to the residence of the Rev. Dr. Milner, in Beekman street. There they met Mr. Pitt Granville, Mrs. Tom and Isabella. Marion had not been invited. Mr. Wilson had two friends there. These parties were witnesses, and the venerable clergyman performed the ceremony of marriage. From the clergyman's residence the small bridal party drove directly to the house of Mr. Wilson. A table had been spread with refreshments, and all partook of them. Mr. Granville then began

to make excuses, and said he must go to the office.

"Take Mr. Wilson with you, Mr. Granville. I do not want him to vary his usual habits. He has not been absent from his post for years, and I do not want to kill him on our marriage day by making him give up one of his old habits," said the fair bride.

A laugh was the consequence of this playful sally, and Mr. Wilson, after kissing his wife, joined Mr. Granville and went to the office.

The rest of the bridal party took leave of the bride, and she was left alone. "Poor dear Wilson!" she murmured, "how perfectly astonished he appears to be. I dare say he thinks it all a dream. Never mind—it shall be a happy dream, and I will begin by making him completely at his ease, and act as though nothing remarkable had happened. What a lucky thought to send him down to the store! How delighted he was to get off! I do love him. But now for dinner. I must begin to see about that, for he will be back here to dinner as punctual as the clock."

Thus commenced the wedded life of Mr. and Mrs. Wilson.

CHAPTER XI.

The Marriage of Mrs. Nordheim opens the eyes of Mr. Monck—He Condoles with the Count Falsechinski—He walks upon the Battery with Isabella Granville—A very funny Love Dialogue—Appeals to Mr. Granville for his Consent to marry Isabella—The latter denies loving Marion—Mr. Granville sends Mrs. Tom Granville to Maryland—Discharges Marion Monck from his employ —Turns him out of his house—Sends for Colonel Benson —Marriage of young Benson to Isabella Granville.

When Mr. Granville, accompanied by Mr. Wilson, reached the counting room, (which was now located, after the fire, lower down Broad street, on the opposite side to where the old store stood) he announced to the Count Falsechinski and to Marion Monck and the other clerks, the event that had occurred that morning. All immediately pressed around the new married man, and offered him their sincere congratulations and good wishes. None were more sincere than the Count. Marion, without exactly knowing why, *was* embarrassed. He felt hurt that he

had not been asked to the wedding. He was not conscious of feeling deeper upon the subject than this. In the course of the day he found himself alone with the Count, and he remarked to him, "Count, don't you think it very queer that Mrs. Nordheim, let alone Wilson, did not invite me to the wedding?"

"Marion," replied the Count, "allow me to say that I candidly think you are a perfect ninny—a blind male mole—an ignoramus—a jackass—and if I knew any other term to express the most consummate stupidity, I would apply it to you."

Marion sprung off his office stool.

"Count, what do you mean? Do you wish to insult me?"

"Not at all, my dear boy; but you are so queer, so extremely so, that I cannot put up with you any longer. Invite you? That would have been cool. No, no, my dear child; you were not wanted at *that* wedding. Marion, while you were making an infernal fool of yourself, and falling in love with that silly fool, Isabella Granville, Mrs. Bessy Nordheim was deeply attached to you. Mrs. Tom Granville went up and told Mrs. Nordheim that you were

engaged to her niece. Mrs. Nordheim sent you away from her house that day, for it was only on being told that you loved another, that the lovely lady discovered the nature of her feelings to you. She acted wisely, and got rid of you, determined to forget you. She is an affectionate disposition. She found sympathy in Wilson. He is a devilish good fellow. She wanted somebody that she could love and respect at the same time. She put Wilson in business—took him to her home, and—to-day she has married him. She has done well, and mark my words, there will not be a happier married couple in New York than these two. I know them both. Now, are you not an idiot? Such chances—and you let them slip! Now get rid of that other affair. Get off with Miss Isabella, as I advised you the night of the fire, or you will regret that, for the moment Mr. Granville suspects *that*, he will start you out of his house and out of his employ. The girl is a heartless coquette, and she would not cross the street to pick you out of the gutter, if you happened to fall into it. What! not a word in reply?" demanded the Count.

"No, Count, I have nothing to say. I see

through it all now. My eyes are opened. Why did you not tell me about Mrs. Nordheim before?" asked Marion.

"*I* tell you! That is cool. Why, my dear boy, it would have done no good. Salt could not have saved you. The moment Kate Granville informed Mrs. Nordheim about your affair with Isabella, your cake was dough. A woman that loves, when she hears that the one she loves is also in love with—another woman. Bah. It is no use talking thus. The affair is all over; but cheer up, man, the world has not come to an end, and although Mrs. Nordheim has become Mrs. Wilson, and Miss Granville will shortly become Mrs. Benson, yet there is still as good fish in the sea as ever were caught, and will be many more by the time you are thirty years old, and if you think of getting married before that period of your age, you are perfectly insane," exclaimed the Count.

Marion was in no humor to combat the Count's remarks. He felt convinced, and wanted time to think. He only replied with a few words.

"Count, if I do not say much, it is because I feel just as though I should like to go and stretch myself. That will do me good. I am going to

walk for an hour with a gentleman on the Battery. Not a very agreeable companion at this moment. It is myself."

"Go along, my boy; and whatever may chance to turn up, do not forget that Adolph Falsechinski is your friend," cheeringly said the Count.

Marion sauntered down to the Battery, and he had not walked there many minutes before he was joined by Isabella Granville.

"Why, Isabella, I thought you were up at the wedding which came off this morning," said Marion.

"So I was, dear Marion; but I have been back some time. I saw you on the Battery, and I ventured to come and take a walk with you. Was Pa at the store when you came away?" she asked.

"He was," replied Marion; "and I have no reason to suppose he will leave there until late."

"A curious wedding this morning. Were you not surprised at it, Marion? and how did it happen that you were not present?" she asked.

"I was not invited. In fact, I knew nothing about it."

"Were you not surprised at it?" asked Isabella.

"Nothing surprises me now. I should not be

surprised were you to get married to some person that I never heard of before," said Marion.

"You appear quite vexed this morning. I hope you are not angry with me," softly whispered the young lady.

"No, Isabella; not with you. I am vexed with myself. I could tell you a very singular story, if I chose to do so. Isabella, you know that Mrs. Nordheim was once a friend of mine—a warm friend."

"I very much suspect, Marion, that she was once very much in love with you," replied Isabella.

"She certainly treated me with kindness until the day your Aunt Kate went up to her house, and under pretence of consulting with her, contrived to let her into our secrets, and told her that you and me were engaged. That night, Isabella, Mrs. Nordheim gave me a hint to go—no—not a hint; she told me she wished me to leave her house as speedily as possible. I did so, and since then she has exhibited no kindness to me. On the contrary, not inviting me to her wedding this morning, was in perfect keeping with her other acts," said Marion.

"And poor me is the cause of this ill-treatment, which you seem to take so much at heart.

What need you care for Mrs. Nordheim, or for Mrs. Wilson as she now is? She can be nothing more to you," said Isabella.

"Indeed she cannot be. But say no more of her, but let us speak of our own future. You love me, Isabella, do you not?" asked Marion.

"How can you doubt it, dear Marion? I have told you so a hundred times," replied Isabella.

"I did a very wrong thing, Isabella, when I consented to be engaged to you, to agree not to mention it to your father. I have felt mean ever since. I have lost my own manliness of character. I wish, dearest Isabella, you would tell me this morning, 'Go to my father. Tell him all, and when he asks me if I love you, I will say yes, and leave the consequence to Providence. We shall both feel easier. We shall have done right, and our minds will be relieved.' What do you say, Isabella? Say yes," said Marion.

The fair, but treacherous young coquette held down her head, and walked some distance before she opened her lips. Then it was to say, "But, Marion, it is perfectly useless. Pa would dismiss you from the store and from the house."

"But," pleaded Marion, "I could bear that

even, provided you assure me solemnly that you will still be constant and true, and continue to love me until I am in a different situation, and that if the worst comes to the worst, that if your father cannot be persuaded to give his consent to our marrying, that you will be mine without his consent. Assure me of this, and ere I sleep to-night, your father shall know all," said Marion.

"You will do nothing of the kind if you really love me, as you say you do. Pa would kill me outright. He made me consent to marry Middleton Benson, although you know I perfectly detest that young man. But what could I do? Don't stare at me in that furious manner; you quite frighten me," exclaimed poor Isabella.

Marion had stopped suddenly in his walk when Isabella made this queer statement, and gazed fixedly into her face. At last he spoke, and it was with such concentrated bitterness that the young lady began to weep.

"Isabel, how deeply, devotedly I have loved you, God alone knows; but what are you? A trifling, silly, nonsensical doll baby, or are you a young girl of principle, character and firmness? Tell me at once, and truly, all the facts you have

hinted at. Has young Benson offered his hand to you, and when?"

"Oh, some days ago. Pa told me he would do so, and that he and old Colonel Benson had arranged it all. What could I do? The young man called. He told me he loved me and all that sort of thing, and asked me if I would marry him," replied poor Isabel, crying.

"And you, Isabel," exclaimed Marion in tones somewhat agitated and rather sternly—"what did you reply?"

He took her hand in his, and led her to one of the benches. "I am very calm, Isa. Sit down quietly now, and tell me all about it. Of course you appealed to his honor—you told him that you had long loved me—that we were engaged, and—and—" said Marion.

"No, I did not do anything of the sort," said Isabel.

"What did you say then when he asked you if you would marry him?" nervously inquired Marion.

"Why, I had to tell him *yes*, of course—what else could I say?" pleaded Isabella.

Marion dropped the pretty little hand which

he had held in his, and in the most indignant manner addressed the poor silly girl—

"I am ashamed that I should ever have lost my heart to you. You profess to love me, and say *yes* to a proposal of marriage from another! Oh, Isabel, had any one else told me this of you, I would have crammed the words down his throat. Do you love that young man?" asked Marion calmly.

"No, I don't," was the reply of Miss Granville.

"And yet you agree to marry him when he asks you!"

"I had to do it," said Isabella.

"And do you intend to marry him?" asked Marion.

"I suppose so: what else can I do?" replied Isabella.

"Do you mean, dear Isabel, that you would do anything else to avoid this proposed marriage?"

"Yes, I will. I don't like young Benson, and I do love you," was her reply.

"Then, Isabel, let us walk up to the Bowling Green. There are carriages always standing there. We will enter one of them, and proceed to the same clergyman's residence who married

Mrs. Nordheim this morning. He will marry *us.* As soon as the ceremony is performed I will go and tell the whole to your father; he will forgive us. Only reflect how gratefully he has expressed himself at my saving his portfolio and books from the fire. Come, Isabel, say you will consent, and I will make you the happiest little wife that ever drew breath," and again the little hand was clasped in his, and he seated himself at her side.

"Why, Marion, what are you thinking of! I would not go in this dress, and if I was to go home and change it, Aunt Kate would smell a rat, and then there would be such a to-do. Oh, no, don't think of it any more," said Isabel.

"Really, Isabel, you would tire out the patience of a saint. The dress is nothing; if you love me you will marry me, and then all will be soon settled. Your father will consent. But if you will not go now, will you make your arrangements, and run away with me the first good chance you get—say this evening?" earnestly demanded Marion.

"I can't this evening. I am going to a party at Colonel Benson's, and I would not miss going there for all the world. Why need we go and get married? Pa will kill us both if we do. Let

him have his own way. It will be a great deal better," replied Isabel Granville.

"Isabel, is this trifling upon so serious a subject right? Say that you will *not* marry me, and then I shall know what to do," said Marion.

"I will marry you—that is, I like you better than that stupid Benson, if Pa will consent; but there it is again, he will not consent, and what can I do?" observed Isabella.

"If your father was to ask you, Isabel, if you loved me, what would you say, Daisy?"

"If Pa appeared to be angry when he asked me, I should say 'No.' If he appeared pleased I would say 'Yes.' It would depend altogether upon circumstances. What else could I do?" replied the fair girl.

"My poor Isabel, I pity you from the bottom of my heart, but I will not be in suspense longer. I will know my fate to-night. Come, let us walk towards the house. Take my arm," said the angry young man.

They walked to the house, and Marion bade the young lady good-bye. From the house he went directly to the office. Mr. Wilson had gone home and Mr. Granville was alone in his private office. When Marion entered the counting-room,

the Count looked at him for a moment, and observed in a low tone,

"Marion, what is the matter? You seem to be very nervous and excited. Don't be rash, whatever you do."

Marion was in no humor to be pacified. At that moment it appeared to him as though the world had but one object. His marriage with Isabella Granville, his clerkship, his property, all were forgotten. He stepped hastily into Mr. Granville's private office. The old merchant raised his eyes from the letter he was writing, and without laying down his pen, asked mildly,

"Anything particular, Marion?"

"Yes, Mr. Granville, it is very particular. I regret that I have not told you before. I will tell you now, if you will listen to me."

The merchant quietly laid down his pen and listened to a narrative which seemed to paralyze him for a moment. Marion informed him of his long attachment—their engagement—of Isabel's anxiety to conceal it—of her repentance in reference to her promise to marry Benson, and concluded with informing Mr. Granville that he was satisfied that Isabel loved him, and that she would boldly declare it if he would not scare his

daughter when he asked her the question. Mr. Granville did not interrupt the narrative, except when in the relating of it Marion mentioned the name of Mrs. Tom Granville. He then simply inquired the extent of her knowledge of what was passing. It was too late for Marion to equivocate or excuse any one. He told the truth.

"Wait for a moment here," Mr. Granville coldly remarked, and then went to the cashier and received from him a roll of money. "Now, Mr. Monck, will you go with me?" politely asked Mr. Granville.

"Certainly, sir," answered Marion.

There was not another word spoken until both were inside Mr. Granville's house. The parlor was empty. He rang the bell. The servant answered it.

"Tell Miss Isabel I wish to see her," said the father.

A moment only elapsed ere the fair girl entered the room. She blushed deeply when she saw who was with her father.

"Come here, my child. This young gentleman has informed me that he has long been attached to you, and believes that you are attached to him; is it so?" kindly asked Mr. Granville.

She made no reply.

"Did you not tell young Mr. Benson that you loved him, and that you would marry him?" asked Mr. Granville.

"I did, Pa," was the child's reply.

"Have you altered your mind, my darling?"

"No Pa," was the response, plainly spoken.

"Do you wish to marry Mr. Marion Monck?"

"No, Pa, if you do not wish me to do so."

"You can go to your room. Send down your Aunt Kate to me. Now, Mr. Monck, I presume you are satisfied," said Mr. Granville.

"I am, sir. I have been most grossly deceived, and I would not marry her, sir, if she were Queen of England," said the indignant Marion.

"I dare say you would not, nor as Miss Isabella Granville. But enough of this."

Here entered Mrs. Tom Granville.

"Did you send for me, brother Granville?" she asked.

"I did, madam, and it was to place in your hands this money," handing her a roll. "I have had evidence of how carefully you have guarded my daughter, and I wish to relieve you from all further responsibility in the matter. Please use that money to go to Baltimore this afternoon, or

so soon as you see fit. I hope to have my house relieved of your presence before night," coldly remarked the exasperated Mr. Granville.

"I shall not be here an hour longer, I can assure you, brother of mine"—and, turning to Marion—"I hope some day to thank you for your manliness in revealing secrets to Mr. Granville which, as a gentleman, you had no right to reveal. I wish you both farewell."

Aunt Kate left the room. Meanwhile Mr. Granville seized a pen and wrote a note, carefully sealing it. It was directed to the cashier of hi concern. "Take this, sir," he said, addressing Marion, "and go to the office. The cashier to whom it is addressed will make up your account and give you a check for what salary is due you. I will remain here until you return. If there is not money in the office, tell him to fill up a check, and I will sign it here. Bring the cartman with you when you return. I wish you to remove from my house as speedily as possible. It is unnecessary for me to add that I shall have no further need of you in my business; in fact, I wish our acquaintance to end to-night in always and shapes," sternly observed the merchant.

"I can assure you that in this matter, Mr.

Granville, I will be as obedient as I have ever been to your wishes," was Marion's response.

"Thank you. I regret what has occurred, but it cannot be helped. After what has passed, your own good sense will point out to you that our acquaintance is at an end," said Mr. Granville.

Marion bowed, but did not venture to reply. He carried the note to the office. The cashier made up his account, and drew a check for the balance. The Count had left the office.

"Are you going to leave us?" asked the kind-hearted cashier.

"I believe so," was the reply.

"Take the check to Mr. Granville to be signed. Here is your account, on which I have placed my initials."

Marion then found the cartman and proceeded to State street. The check was signed by Mr. Granville without a word of comment. Marion went up to his room, packed his things, and one of the servants of Mr. Granville who had gone up with him helped him to bring his trunks down stairs, and they were placed upon the cart. "Where shall I go?" asked the cartman. For a moment, Marion appeared confused. He did not know where to go. He thought of Mr. Wil-

son's old place, and then he told the cartman to drive to Clark & Brown's, in Maiden lane. There he went and there we will leave him.

After Marion's departure, Mr. Granville despatched a note to Col. Benson. That gentleman replied to it by calling in person. The two gentlemen were alone for a long time. Mrs. Kate Granville had been taken with her baggage to the Philadelphia train before Colonel Benson arrived. She did not bid her brother-in-law good-bye a second time, but pressed Isabella to her heart when she left her in her own room. We will not go into any unnecessary details, but will come at once to results. That evening a small party was assembled at Mr. Granville's residence. Colonel Benson, his wife, his daughter, and his son were there. A venerable clergyman was also present, and before he left, Mr. Middleton Benson became the husband of Isabella Granville.

The simple girl was very pale, but she made the responses during the ceremony with a firm voice, and it would have been difficult for a stranger to have noticed that she was dissatisfied in the least with her share in the proceedings. Mr. Granville appeared satisfied that he was

doing a good deed, and providing well for a favorite child. Colonel Benson, also, was not displeased. His son had made what is called a good match. The settlements made by Mr. Granville were unexceptionable, and of the most liberal character. He was entirely ignorant that Isabella had any previous attachment, for Mr. Granville had considered it unnecessary to mention what he deemed a childish attachment. Middleton acted like a child who had become possessed of a pretty toy that he had admired for a long time.

It had been decided by the old people that the new married couple should continue to reside in State street, at the old mansion, and Mr. Granville was to live with them at least for a time. So closed the day, eventful by the fact of the two marriages.

CHAPTER XII.

Clark & Brown's Coffee House in Maiden Lane—Marion Monck in his new Quarters—The Count Falsechinski calls upon him with an offer of money—Meets Mr. Bennett in Nassau street, and accompanies him home—Some curious facts in reference to the Editor of the Herald—Its Early History, and the real secret character of Mr. Bennett.

Marion removed with his baggage to the coffee-house in Maiden Lane. It was a lodging house and a restaurant combined. It furnished rooms at the moderate sum of two and a half dollars a week, and the occupant had it optional with himself where to get his meals. He had to pay for what he ordered, and if he chose to live expensively and consume the choicest bits in the larder, he could do so, or he could live on a more simple fare, or he could, in case of stern necessity, live on bread and water.

When the room had been selected, his baggage carried into it, and he felt located, Marion came

down into the bar-room, and ordered a glass of hot whiskey punch and a cigar. He had already learned the way to drown sorrow. He had not long been seated in the bar-room ere the Count Falsechinski entered.

"Aha, Monsieur Marion, I am seeking for you," was his first address, as he took a chair and seated himself by the side of our hero.

"I am glad to see you, Count, particularly to-night. I suppose you have heard that I am no longer one of the white slaves of Mr. Granville," observed Marion with a good deal of bitterness.

"It was the merest accident in the world. I was at the office towards night, and the cashier told me that you had been paid off, and while he was relating this to me, the cartman, Billy Christie, entered, and from him I learned that he had carted you and your baggage to this place. What led to the explosion, and your sudden dismissal, is beyond my present knowledge, and if you will favor me with all the particulars I shall feel very much obliged, and my mind will be very much relieved," replied the Count.

Marion cheerfully complied with this reasonable request, and commenced as follows:

"Count, I deemed your advice good, and I

followed it to the letter. I determined to know my fate—to know the worst."

Then Marion continued, and told the Count all that our readers have been informed respecting the events of the day. The Count replied,

"Nothing but what I expected, my dear boy. I suppose you are satisfied now that what I told you is true, that you have nothing to hope for in the case of Miss Granville."

"I am satisfied that Mr. Granville is a hard-hearted, ungrateful man, and all my services to him go for nothing," said Marion.

"Of course they do. He is like all the rest of mankind—no more nor less. As long as you were of service to him, he was your friend. You cross his purpose, and you are kicked out without a word. Have you any money?" asked the Count very kindly.

"Plenty; he paid the balance of my salary, and I have a couple of hundred dollars in my pocket," said Marion.

"Two hundred dollars judiciously spent will enable you to carry on the war for some time. I was afraid you had no money, and came to request that you would make me your banker. I am a rich man, and you need but to ask me for

money to obtain it in any quantity. I have had an idea of leaving the employ of Mr. Granville for some time. I shall do so at once. He has treated you so badly that it will no longer be a pleasure to remain with or be connected with him," remarked the amiable Count.

"I thank you, Count, for your generous offer —and I will add, that did I need assistance I would at once go to you for it," replied Marion.

"That is right; and now I wish to give you some advice. Don't take any situation for the present. These changes make a more sensible man. You, I dare say, Marion, think that losing your situation with Mr. Granville will be a great injury to you. No such thing. It will be of service. A young man who is in one position too long gets stereotyped. You had nothing to expect more from him. You have learned all that is to be learned in that shop. Now you must try something else. But don't be in a hurry. I have something in view for you, but my plans are not quite matured yet. As soon as they are, I shall need your services, and you will find your situation much bettered from what it was yesterday. One thing I must insist upon; don't fall in love again with the next

pretty face you meet," said the Count good-humoredly.

Here they were surprised by the entrance of a young clerk of Mr. Granville, who had been a warm friend of Marion. His eyes were sparkling with excitement, and he hastily observed,

"Well, Marion, I have got some news that I thought you would like to hear, and so I came around to tell you. I have just been to all the morning papers with an advertisement."

"What was it about, Benny?" demanded Marion.

"It was a notice of the marriage of Miss Bell with Mr. Benson this evening; Mr. Granville sent me with it," replied the boy named Benny.

"Oh," exclaimed the Count, I like that. That is caging the pretty bird with a vengeance. So, it is all over at last. Marion, my boy, allow me to congratulate you with all my heart. I hope you are cured now, eh?"

Marion did not speak; he was very pale and very angry. He walked across the room rapidly several times, ordered more punch, and then re-seated himself.

"It is a bitter medicine, Count, but it is all for the best; and as you say, I am satisfied.

Thank you, Benny, for the news. Come and see me when you have a spare moment."

Benny took his leave, and soon after the Count followed his example. When Marion retired to his room that night, it was not to sleep; his mind was too excited for that. He lay awake thinking over plans for the future; but before any particular one to suit him had been presented to his mind's eye, he fell asleep, and it was at a late hour the next morning when he awoke. It all seemed like a dream. He hastily dressed himself, hurried down to the bar-room, snatched up a morning paper, and in it found the marriage notice alluded to by the boy Benny.

"No, no," he exclaimed, "it is no dream; it is all true."

He read no more, but went into the dining room and ordered a cup of coffee and a light breakfast, and when he had finished this slight repast, feeling much better, he smoked a cigar, and took his way up Nassau street. Once or twice he turned about with his face towards the store. How odd it is to change our habits, and refrain from frequenting old haunts! For years Marion's footsteps had taken him in the direction of Mr. Granville's counting room. Suddenly

he found himself cut off from going there any more. He could hardly realize it, and he felt an isolation that can only be understood by those who have experienced it. He wended his way up to the Clinton Hall, in which building was the Mercantile Library Association. He had never omitted to pay his dues at that knowledge-fountain for young clerks, and had never disconnected himself from it, although for a long time he had not availed himself fully of its privileges. This morning he sauntered in, was accosted cheerfully by the librarian, and for an hour or more he amused himself by reading one of the European publications found upon its tables. Tired of this, Marion again sought the street, and passed out of the Hall by the Nassau street entrance. He halted for a moment on the step, and was accosted by a person who was passing, with a "Good morning, sir."

"Good morning," replied Marion, but at that instant he recognized the speaker, and added, "Ah, Mr. Bennett, I did not at first recognize you; how do you do, sir?"

"Very well; and what are you doing up near little Wall street? I thought your researches did not extend above the lower Wall street," said

Mr. Bennett, laughing, for he had already nicknamed Ann street, in which the Herald office was located, as "Little Wall street."

"I cannot say that I am connected with Wall street or Broad street any more; I am out of mercantile business," said Marion.

"Indeed! How long since?" asked Mr. Bennett.

"Twenty-four hours," replied Marion.

Mr. Bennett added, "Then your time cannot be much occupied, and you will have leisure to go over the way to my room. Come along with me."

Marion did as Mr. Bennett desired, and went over to the editor's room. At that time, directly opposite Clinton Hall in Nassau street, there stood five brick three-story buildings, about twenty feet wide each. The lower floors were occupied as stores and the upper part as boarding houses. It was in the third building from the corner of Beekman that Mr. Bennett had his quarters. Marion followed his conductor up the narrow stairs to the third floor, and into the front room overlooking Nassau street.

"This is my sanctum," said the editor, "and now take a seat and make yourself at home. I

have a line to write, and then I will talk to you."

Marion glanced his eyes about the sleeping apartment of the man who was even then making himself felt in journalism. There was a maple single bedstead in one corner of the room, and between the windows was a table with but very few papers upon it; for it is a very extraordinary fact that this remarkable editor, even in after years, when an accumulation of letters and masses of manuscript read and received would have been on his hands, never appeared to have many papers about him; all were disposed of summarily and systematically, and but few papers covered his table. There were one or two books recently published, sent in to be noticed. On one corner of the table was a small pocket edition of Shakespeare, with leaves innumerable turned down as an index, and many little slips of paper markers between the leaves. The imprint was "Glasgow: 1814." The editor had now finished what he was writing, and noticing that Marion had examined the little volume, he observed, "That volume is a great favorite of mine. I value it not only as 'Shakespeare,' but as an old familiar friend. I brought it with me from Scotland. It was my

only companion from Charleston here, and in many of my wanderings it has been the only book I owned, as it is now the only book I own. I would not part with it for its weight in gold.—You told me you had left commerce. How is that?"

Marion then informed him of what had passed to the extent that he had parted from Mr. Granville.

"And what do you intend to do now?" asked the editor.

"I don't exactly know. I presume I shall find some opening for me. I have served an apprenticeship of over seven years, and it would seem like folly to throw all the information I have acquired in that time away, and seek some other employment," said Marion.

"How would you like to connect yourself with newspaper life? I think you would succeed very well," observed the editor.

"Me! I never wrote a line in my life to be printed," was Marion's reply.

"It don't follow that you could *not* do it. On the contrary, I think you would write well with a little practice. Do you remember that boarding-house story you told at the dinner the day you became of age? That was very amusing. If I

had it now I would publish it. If you could *write* that, precisely as you told it, it would make a capital article," said the editor.

"You flatter me, Mr. Bennett; but I am afraid I should make a poor hand at a newspaper article. I must stick to business, and I suppose I shall find something to do ere long," answered Marion.

"If you do not, come and see me," Mr. Bennett replied. "I am rarely mistaken in my estimate of a person's ability, and I will give you a trial whenever you are so disposed. So Miss Granville is married?"

"Yes, sir. She was married last night. You must have noticed it in the morning papers?" said Marion.

"I did. What passes among my friends, or my enemies, for that matter, rarely escapes my attention. I generally get hold of it early. And my white-cravated friend Wilson has also married? Why, marriage seems to be the order of the day in your quarter of the city. Bye-and-bye I suppose you will be following the example of some of these people. What has become of the Count Falsechinski? He is a very curious fellow, that," said the editor.

Marion made a reply, not noticing the marriage

allusion. It was a sore subject to him; and soon after he remarked that he knew the value of an editor's time, and would not trespass longer upon it, and he took his leave. Before doing so, the editor gave him a cordial invitation to call upon him at any time he found convenient, that he should always be happy to see him. This was an invitation that Mr. Bennett gave to very few people of the tens of thousands that he came in contact with then and in after years.

That scene in a Nassau street boarding-house occurred a quarter of a century ago. That editor was as conscious of power at that time as he is now. He cared nothing for money then, save to serve the great purpose of his life, the establishment of a great independent daily journal, modelled after his own ideas of what a daily journal should be. He worked then with brain and hands—mentally and physically, to achieve success, and he succeeded. He had commenced with a partner, a stupid jackass, in Ann Street. After the fire, which had burned out his establishment, Mr. Bennett started again, *alone*, with a solemn determination that for his natural life he would have no more to do with partners. He planted upon the Herald its imprint, "James Gordon Bennett, Editor and Proprietor," and it has never been

changed to this day. His old partner started an opposition paper, another Herald, but that soon died out, and Mr. Bennett was in the field alone. He was not inexperienced in journalism in the city of New York, for as early as 1827 he started in Chatham Square a small daily, which he sold for one cent. It did not last long. Later he started a Sunday paper. He was for a long time connected with a paper that the celebrated Henry Eckford owned, called the National Advocate. His connection with Webb and Noah is well known. He made these men famous, and when he left the Courier and Enquirer, it was to connect himself with a daily journal in Philadelphia. From thence he came to New York, and soon after the Herald sprang into existence. Mr. Bennett was then what he has been in more mature age, quiet, reserved and thoughtful. Words may escape his memory, but *never* an idea, or a new idea. Few men can distinguish so readily the difference between mere words, however prettily expressed, and words that convey ideas. He has ever used a small memorandum book. In it he writes a catch word to a thought or an idea. This book is the key to the editorials in his paper of that or the ensuing day, or used to

recall an idea, a fact, or the heading for an article weeks or months after it was noted, and eventually became the subject matter for a "leader," or a series of editorials of a thundering or startling character.

He is both shy and extremely sensitive. He admits few to any degree of intimacy with him. Those that he so selects must be original men, who are able to suggest new ideas, or strike out new and startling subjects—men who have travelled, and who can give him information upon subjects that he did not know before. All is fish that comes to his net. He values men as they contribute to the success of his journal. Personally he is as cold as an icicle. With a man of information, he will talk out an editorial in the very presence of the man who has originated the ideas or facts upon which it is based. He will enlarge upon the emanations of the minds of others so that when they read the very editorial a few days afterwards, and recognize its groundwork or base, they will be perfectly astounded at the beauty and symmetry of its appearance, its ornaments, and the genius of the entire editorial structure. If a statesman calls upon him, and he possesses genius, originality, or information of

any kind, past, present or future, that is unknown to Mr. Bennett, the eyes of the latter sparkle—he moves uneasily in his chair, or rouses himself up if reclining on a sofa, and leads off in conversation until he draws his man out, and has drained him dry. Then perhaps he will talk on for his own practice, or to impress the subject more fully upon his own memory, or to shape it for an editorial. Some editors write out their thoughts—Mr. Bennett *thinks* them out, in his solitary hours, and is as ready to dictate a complete editorial from his tongue, as others were to write one. Some days a gentleman will see in the next day's Herald an analysis of his own conversation with the editor the evening previous. What he acquires from anybody goes into the editorial mind and mill, and the editorial miller grinds it and adopts it as his own, and forgets where it came from; and so completely does it become a part of himself, that he will use the identical idea or fact to the very man who gave it to him, unless perhaps he has previously used it in the Herald editorials.

Many men, or rather the vast majority of mankind who read the Herald, have no real idea of the character, mind, or habits of the editor and pro-

prietor. They regard him as a lucky individual, who as an editor has prospered in life in a financial point of view, and is enabled to cluster around him men of talent, and that these writers make the great newspaper that the Herald unquestionably is. This is true but to a very limited extent. Those men carry out ideas that originate with the proprietor. His mind is unceasing in its activity. It is never idle. He comes to his office charged with matter for his editorials. He calls in one reporter to his private sanctum. Dictating a column perhaps upon one subject, the reporter takes it down in short hand in five or ten minutes, and goes out to his desk to write it out. Another reporter succeeds him. Mr. Bennett is perhaps ten minutes more in dictating another column, upon another subject. So it goes on for an hour, until editorial articles of the highest importance are dictated. The reporters write out these articles. They are sent up to the printing office, and all the force is put on them. Mr. Bennett, if he chooses, can read the corrected proof, and yet not be detained more than an hour at the office from the time he arrived. Such are the inner workings of the Herald office.

Money, this singular man regards as dross,

except so far as it contributes to the increase of his paper. Show Mr. Bennett a mode by which he could make a million certain in a speculation, and he would laugh at the proposal, but decline to have anything to do with the affair. This can be said of him with truth, that he never speculated to the extent of a dollar in his life, and never prostituted or used the columns of his paper to forward the speculations or private objects of others knowingly. Show him a working plan of type and press that would strike off a million of copies an hour, and he would buy it, if it cost a million, and would not give a penny more for it, were he guaranteed the exclusive use of it. He wants the best of everything that increases the power of the Herald, but he cares not a fig if the rival papers have the same facilities. He wants the machinery of the Herald equal to any other paper. He don't want any to exceed him, but he cares not how near they approach him, if they have the genius and means to do so. The Herald is himself—he knows no other joy or pleasure compared with it. It is his god—his idol—his all; and everything else falls below it in his mind. His is a terrible power, and he

knows it. He is conscious that every line tells upon thousands of the human race.

He has the giant's power, but does not use it like a giant. If Mr. Bennett had malice, he could dictate an editorial that would set New York by the ears, and have mobs and riots every week of his life. But no—that he does not regard as the proper vocation of a great newspaper conductor.

We are somewhat in advance of our story, but the author has written of a man who twenty-five years ago was what he is now, save success—which he had not then reached. People have an idea that the Herald twenty-five years ago was a horrible paper. It was not so, and would not appear so if the old files were re-published to-day. When Mr. Bennett started the Herald he published everything that occurred or that was talked about in the street. At that time it was an innovation upon the old established newspaper custom, and the Herald was regarded as an immoral publication. Now the same things are published daily, only a hundred times worse, by every daily paper, but nothing is thought of it.

CHAPTER XIII.

Mr. Wilson demands explanations of Mr. Granville, his Partner, in respect to the discharge of Marion Monck—Mr. Granville gives them—Wilson invites Marion to his house to dine—Cordial reception by Mrs. Wilson—The bad success of Marion's friends in procuring him another clerkship—Marion becomes dissipated—Gets acquainted with Theatrical Managers and Actors—Gives suppers and dines in restaurants—The Count Falsechinski wakes him up to a higher course.

THE sensation created upon the minds of Mr. and Mrs. Wilson at their breakfast the morning after their own marriage, when they read in the morning papers of another marriage, that of young Benson with Isabella Granville, can be better imagined than described.

"Impossible! What can it mean, Richard!" exclaimed Mrs. Wilson.

Each offered half a dozen supposable cases, but none were satisfactory. At last Mr. Wilson remarked, "It is beyond my ability to solve the riddle. I know of but one way to ascertain the

facts, and, my dear, as you appear to be so anxious about the matter, I will go at once and find out all about it. When I come home to dinner you shall know all."

With this understanding Mr. Wilson left home, and proceeded down town. At the head of Wall Street, opposite Trinity Church, he met the Count Falsechinski. The Count immediately told Mr. Wilson all he knew about the matter. Mr. Wilson asked, "Do you mean to say that Marion Monck has been discharged from our employ by Mr. Granville?"

"In the most peremptory manner. Paid off, too. I met him at his new lodging place, for he left the house of Mr. Granville last night, bag and baggage, and took up his quarters at your old place in Maiden Lane. I think he has the identical room that you occupied when you boarded in that house," remarked the Count.

"I must see about this. It is rather a high-handed proceeding, I think, on the part of Mr. Granville, to discharge that young man and not say a word to me. I thank you, Count, for your information. We shall meet soon at the office. In the meantime, good-bye," said Mr. Wilson, and passed onward to the counting-room.

Mr. Granville had just arrived. When Mr. Wilson entered the office, he walked up to his partner and congratulated him upon the marriage of his daughter, adding, "It seems to have happened in a hurry, or I presume you would have informed me that so important an event was to take place in your family."

Mr. Granville replied, "Yes, Wilson, it was a marriage got up somewhat hastily, but I had my reasons. Walk in the private office, and I will tell you all about it."

Both partners remained closeted together for some time, and when Mr. Wilson reappeared, he seemed worried, and not at all satisfied. He took his hat, and left the office for Maiden Lane. At the coffee-house of Clark & Brown he found Marion, who had just returned from his visit to Mr. Bennett. He put out his hand in the most cordial manner, and observed, "I hope, Marion, you do not think that I have had any hand in your abrupt dismissal from our employment."

"No indeed, sir," replied Marion. "I know to whom I am indebted, and it could not well have happened otherwise. I blame no one. Not even Mr. Granville. He has acted in the matter as he deemed would most conduce to his own

happiness, and I have not a word to say. I trust it will prove for the best."

"I am rejoiced to find you take it so coolly, and like a philosopher. But what are you going to do now? You must not remain idle," said Mr. Wilson.

"I have not settled upon any definite plan. I shall be forced to remain idle for a short time at least, although I hope it will not be long, for mine is not a disposition to keep quiet. I must find something to do or I shall die," replied Marion.

Mr. Wilson rejoined, "Come with me this afternoon to dinner. I will take no excuse. Mrs. Nordheim—I mean my wife—will be pleased to see you. I will not take 'No' for an answer. Go you must."

Thus invited, Marion, accompanied by Mr. Wilson, walked up town to the residence of that gentleman. Mrs. Wilson welcomed Marion cordially. Dinner was not quite ready, and Mr. Wilson unfolded his budget of news. He informed his wife of all the reasons that Mr. Granville had given for his urging on the marriage of his daughter, and for discharging Marion.

"Well, Marion, you must not let it break down

your spirits. There is no remedy for you that I see. Isabella has married, Mr. Granville has discharged you from his employ, and now we must put our heads together and see if we cannot do something to remedy your loss of a situation. What do you say, Mr. Wilson?" asked his wife, as she made these practical observations to the discharged clerk.

Mr. Wilson replied that undoubtedly a better situation even could be obtained for Marion, but that it would take time, that he would use his utmost exertions to get him as good a situation as he had lost.

Here the servant came in to say that dinner was served, and the parties went to the table. Dinner occupied a long hour, and Mrs. Wilson did all in her power to cheer up Marion's spirits. She so far succeeded that when Marion left the house, towards evening, he promised to return again soon, and walked to his lodgings with a higher ambition to succeed in New York than he had felt for a long time.

"This trouble is only a trial of my strength of mind, perhaps, and now I can show that I am as capable of bearing adversity as prosperity," was his thought, and when he reached his lodgings he

had reasoned himself into the belief that his discharge and the marriage of Isabella were two things that had occurred for his particular benefit, instead of to his injury.

Marion continued to look about him for a situation for some weeks, but without any success. He was aided by Mr. Wilson, and also by the Count Falsechinski, but the efforts of the three amounted to nothing. Marion seemed destined to remain idle. For the first time in his life, he indulged freely in all the pleasures to be derived from visiting places of amusement in New York. The place in which he lodged was frequently visited by English actors and their friends, who could there order an English beefsteak. One of those visitors, whose name was Adam Close, although an American, was an intimate friend of Brough, the English singer, who was then engaged at the Park Theatre in connection with the Woods, singing in the operas of "La Sonnambula" and "Amelia." Mr. Close was also a friend of Mr. Simpson and Mr. Barry, and he introduced Marion into the interior of the old Park Theatre. In the green room he made many acquaintances. Mrs. Vernon was then in her prime. John Kemble Mason, who after-

wards married the daughter of worthy old Cram, the distiller, was one of the stock actors, and an intimacy sprang up between him and Marion which continued many years afterward. Not a night passed that Marion did not attend the Theatre, both before and behind the curtain, and hardly a night passed that he did not invite some of his new species of acquaintances to a supper with him, either at "Windust's" cellar, near the Theatre, or at Salum & Suscombe's famous restaurant, which many of our readers will well remember.

Not alone did he limit his patronage to the Park Theatre. The Bowery was just then in its glory, under the regime of the renowned Hamblin. Miss Waring was the star of that establishment, and the gorgeous plays enacted at that popular haunt were a source of great attraction. Marion became well acquainted with all the popular actors and actresses on those boards, and even with the immortal Hamblin himself.

The Franklin Theatre in Chatham Square was then in full blast, with William Seften as the Golden Farmer and John Seften as Jemmy Twitcher. The Olympic, with Mitchell as manager, had just commenced its career of suc-

cess. A very few months of idleness made Marion well posted in the theatrical business of the town. He had acquired, in addition, another habit, that seemed to grow with what it fed on. Marion had always been abstemious in his habits so far as drinking spirituous liquors or wines was concerned. A few glasses of wine at most, would, at an earlier period, have completely upset his equilibrium, but after a few months had been spent in giving suppers and drinking parties, a few bottles would hardly disturb his nerves; and a habit of drinking was growing upon him every day. He seemed to have forgotten his old associations or his business hopes. But this was not to last for ever. He had not been forgotten by others, and one morning he was astonished by the entrance of the Count Falsechinski.

"Come, Marion, rouse up. I have work for you to do. A new chapter in life for you to open."

But before we continue this narrative, we must preface it by a history of the Count's personal operations during a period of some months. To do this, we will commence a new chapter.

CHAPTER XIV.

The Count Falsechinski's Fortunes—An Interview with old Nat Prime—The Russian Minister, Mr. Bodisco—The Count a real Count—His narrative of Family Affairs in Poland and Russia—Confides to Mr. Prime that he loves Miss Grasper—The old banker negotiates the matter with old Mr. Grasper successfully — Astonishment of Mr. Granville when the Count leaves his employ—Draws his balance of salary and gives it to Marion Monck—The latter hires a room in the house where Mr. Bennett lodges—Visits Colonel MacNeil at 46 Centre street—A bird's eye of the characters found there.

We must now return to the Count Falsechinski and his success in real estate speculations. The Count had fairly gained the entire confidence of the old Wall street broker, Nat Prime. He called upon him frequently, and was always well received. Some time previous to the result of the real estate operation being known the Count asked to see Mr. Prime alone. The former had in his hands a bundle of papers and letters. When he was closeted with old Nat, and when they were not likely to be interrupted, the Count

asked, " Mr. Prime, do you believe that I am a Count? "

Mr. Prime gave a sort of laugh, and answered the question by saying, " I never troubled my head much about the matter, Count, for I did not care whether you were or not. It made no difference to me."

" For that reason, my dear sir, and because you have not seemed to care, but have treated me in the most cordial manner as a *man*, without knowing any thing of my antecedents, I feel happy to be able to show you authentic documents proving who and what I am. I could not do so until this morning, when the mail brought me a letter from Mr. Bodisco, the Russian Minister at Washington. Will you read this letter? " asked the Count, as he passed a letter to the old man.

Mr. Prime received it into his hands, looked it over a moment, and observed, " Count this is all Greek to me. I can't read Russian, Polish, or whatever language this letter is written in. You must translate it for me."

" I forgot, Mr. Prime. The letter from Mr. Bodisco is written in the French language. I will translate it for you."

"Do so, and it will answer all necessary purposes," was the reply of Mr. Prime.

The Count continued: "Before I do this, Mr. Prime, I must mention some facts connected with my family interest. I am a younger brother of one of the oldest families in poor Poland. My brother Stanislaus took an active part in a rising against Russia some years ago. He was seized, and exiled to Siberia. I was a mere lad at the time, and perhaps might have shared his fate, had not a friend of my father at some risk to himself protected and educated me. I was forgotten until I had grown to be a young man, when accident revealed to the authorities at Warsaw who I really was. I barely escaped with my life, and reached England safely. I soon after came to this country, and then I swore a solemn oath that I would not eat, drink, or do anything that involved expense, except to barely keep life in my body, until I acquired sufficient funds to pay whatever fines the Russian government might inflict upon me, in order that I might then be restored to my position in society, and be enabled to return to my own country without danger to my life or to my liberty. My brother had no children; but as there was no pardon for

him, no hope of clemency from the emperor in his behalf, it perhaps was lucky for me that his death, which became known at St. Petersburg about eighteen months ago, placed me at the head of my family, and enabled me to treat for restoration to my own rights. A powerful friend of mine in the Russian capital went to work faithfully for my interest. Letters upon letters have passed. I have given the most solemn assurance to the Russian government of my devotion. The result of all this is that I am fully restored to my true rank, or the rank that my brother held before his unfortunate patriotic failure, and without any conditions except the payment of a fine which amounts to about twenty-two thousand dollars of your money, which has been imposed upon me. The matter is now in the hands of the Russian Minister at Washington. I have to arrange the financial part with him, and he will send the same to the European Government. In less than a year all obstacles will be removed. I shall be once more upon a good footing with the Government—the head of my own family, and be the manager of the family estate in Poland of the Falsechinski's. This is the purport of the Ambassador's letter, dated at Washington."

"What is the income of the estates of your family, Count?" asked the banker.

The Count replied, "Before they were confiscated and my brother exiled, the revenue was almost princely—I believe as high as twenty-five thousand pounds sterling. But I have no idea that they can now be anything like that amount, even under the most favourable circumstances. Be these revenues small or great is not the question; I want to be a man once more in the land of my birth, instead of a wanderer; I wish to hold my true rank and position, even if the revenue were not one cent," said the Count.

"Right, perfectly right, Count; you are a man, every inch of you, and I am glad you have told me this. What can I do to aid you?" asked Mr. Prime.

"You can draw a check to the order of Mr. Bodisco, and I will remit it to him. This check will be returned to you after it has been paid at the bank, will it not?" asked the Count.

"Aha! my Count. I see what you are driving at. It will be evidence that you have paid the money, in case the Russian Minister proves tricky, eh?" said Mr. Prime.

"He may not acknowledge receipt of the

money, and as you say, Mr. Prime, the check with his endorsement would be pretty conclusive evidence that he had got it, but I hope there will never be any necessity to use it against him," was the remark of the Count.

"There is nothing like being on the safe side with those diplomatic chaps. They are an uncertain set. More so than common counts and humbugs. Excuse me, Count; I did not mean you. But to tell you the truth, Count, I have always regarded you as a sharp, shrewd, intelligent man. I always liked you, but until this morning I fancied that so far as your Countship was concerned, that it was all humbug. But I did not like you the worse for it, and I can't say that I shall like you any better for knowing that you are a real, instead of a sham Count," said Mr. Prime.

The Count bowed, but did not make a reply. He knew that he had raised himself full one hundred per cent. in the banker's estimation by what he had stated, for the old gentleman was a real admirer of aristocracy, let it belong to what country it might. The Count had not done yet.

"Mr. Prime," he asked, "how does my account stand with you since the sale of the real estate?"

The banker made no reply, but rose and walked to the door. He opened it and called "Mr. Christmas," and then reseated himself. A moment elapsed, and the employée answering to the name of Christmas made his appearance.

"What balance has the Count in our hands in cash, and what securities also?" asked the banker.

"Shall I make out his account with the interest added to his credit?" asked the bookkeeper.

"No, no. Simply the balance, without interest. That can be made up at any time, and, by the way, draw a check for twenty-two thousand dollars to the order of M. Bodisco, the Russian Minister at Washington," ordered the banker.

"Make it twenty-five thousand dollars," remarked the Count, and turning to Mr. Prime, he added, "It is better to make it somewhat larger than the exact amount. It will do no harm. Although a minister cannot be bribed, yet it don't do any harm to have two or three thousand dollars in his hands. He may have expenses to incur, eh, Mr. Prime?" quietly observed the Count.

Both laughed heartily, and the expression of their faces would seem to imply that they had no idea that the Russian Minister would ever return any change on the twenty-five thousand dollar

check. Presently the bookkeeper returned and stated, "The Count has a cash balance to his credit on our books of one hundred and six thousand dollars; less this check of twenty-five thousand dollars, it is eighty-one thousand dollars. We also hold bond a mortgage for one hundred and fifty thousand dollars, bearing interest at seven per cent., payable semi-annually."

"Thank you. That is all, Mr. Christmas," said Mr. Prime, and the bookkeeper returned, and the old banker turned to the Count. "Pretty snug, that, Count. Eighty-one thousand at four per cent. is three thousand two hundred and forty dollars, and seven per cent. on one hundred and fifty thousand dollars, is ten thousand five hundred dollars. Total, thirteen thousand seven hundred and forty dollars. Nearly fourteen thousand per annum, Count, is a nice little income for any single man, and can be increased still more. Count, when you go back to Europe, I suppose you will be marrying some of those blooded dames, eh?"

"Really, Mr. Prime, I cannot say; but you will laugh at me if I confide a little secret to you," replied the Count.

"Not a bit—not a bit of it. Tell me your

secret. Some love scrape, eh? Some pretty girl in your eye, eh?" and the old banker rubbed his hands with delight.

The count saw his advantage at once, and he had a plan fully matured in his own mind. He needed the assistance of Mr. Prime to carry it out to a successful conclusion.

"Ah, Mr. Prime, you have guessed my secret. I am in love with a beautiful young lady, but I have no hopes. She is not within my reach," said the Count in a very humble tone.

"Not within your reach? How the d—l is that? You have a capital of nearly two hundred and fifty thousand dollars, that I know. You are a Count. You are very good looking. You are intelligent, and how is she not within your reach? Perhaps the lady is already married," said the banker.

"Oh, no, sir. She is single, and her father is a particular friend of yours," replied the Count.

"Indeed. Who is she? Tell me her father's name. Perhaps I can give you a helping hand in the matter, eh? Do you know her well? How long have you been acquainted with her?" hurriedly asked the banker, who was now fully interested in the affair.

"I am not even acquainted with the lady to speak to her. I have met her on one occasion, but she was so far above me that I did not dream of ever being able to aspire to her hand. With your aid, Mr. Prime, the case is different. Her name is Irene Grasper, and she is the daughter of your friend, Mr. Grasper. There, the secret is out, and I hope safe in your keeping," said the Count.

"Safe, my dear boy, as a rat in a trap. Above you, man alive! No such thing. She shall be yours. I will make it my business to see her father. You are no humbug. You have got the tin, the solid rocks, and he must pint, too, if you marry his daughter," said the banker.

"My dear sir, I do not mean to marry for money. Never dreamed of such a thing," and the Count could hardly keep his countenance, for it *was* the money that the Count had in view. He had a list of all the young ladies of property in New York. He had corrected and altered it for three years according to circumstances. He had made up his mind to marry a fortune, and to go through with the entire list, one by one, until he married the richest that he could get out of the lot. Miss Grasper was A No. 1 on the list.

The old man was reputed to be worth a million, and this was an only daughter. To the Count's reply that he never dreamed of such a thing as marrying for money, the old banker remarked that he was a fool if he did not.

"I'll tell you what it is, Count– that is all very fine on your part, but you have consulted me in this matter, and I am your banker. I will not permit you to be imposed on. You have, as I said before, a title and the hard stuff. If you marry my old friend's daughter he shall come down handsomely. He shall put up the solid. I think he ought to give his daughter as much as you can show. Leave that all to me. Do you secure the girl, I will arrange the matter with my old crony. You have got nearly two hundred and fifty thousand dollars that I can vouch for, Count. Suppose old John don't or won't agree to plank down for his daughter that sum, what shall I do then?" asked Mr. Prime.

"Excuse me, Mr. Prime, but the idea of mixing up money matters in an affair of the heart really shocks me, but if you insist upon my saying something, I will only say I leave it entirely in your hands. I think if he gives anything to his daughter, he ought to secure her one hundred

and fifty thousand dollars in your hands the moment she is married to me. You arrange it for her secretly. I don't want the money—don't need it," said the Count.

"Say no more, Count. He shall do it. You are as liberal as a prince, and I will see that you are not imposed upon, and now I am going to bid you good morning. Count, come down to No. 1, Broadway, to-morrow and dine with me. I don't *say*, but I think you will find somebody there that you will be pleased to see," said the banker.

The Count Falsechinski took his hat, and left the banker's office, after having politely accepted the invitation to dine. When he was clear of the premises he walked down to Delmonico's and ordered a cup of coffee and a cigar, and while sipping the one and puffing the other his reflections were of a very pleasant character. Occasionally he rubbed his hands and shrugged his shoulders as he counted up the success of his plans. "The remittance to the Minister will place my affair right in Russia. So much for *that* business. I will make love to Miss Grasper. Her papa, under Mr. Prime's tuition, will settle one hundred and fifty thousand dollars, or about

ten thousand dollars a year on her. My own income will make it up to twenty-five thousand dollars. With that and my affair all arranged, I will return to Poland, and there I will live like a prince, I will be somebody. The income of my own hereditary property—bah! I am afraid that my titles would be a poor concern, if they depended upon the income of my Polish property, without other sources of income. But now I must finish up my career mercantile at once—bring it to an end to-day. It may excite wonder in old European minds why I am a clerk; and until my object is achieved in that quarter, I will end it." These were the unspoken thoughts of the worthy Count. When he had finished his coffee and cigar, he went around to the office of Granville & Wilson, in Broad street. The two partners were conversing together when the Count approached them.

"Gentlemen," said he, "I have to thank you for all your kindness to me while in your employ; and I am grieved to say that I must leave your employment to-day."

Both partners stood in amazement. The Count continued:

"I am restored to my rank and position in Poland by the act of His Imperial Majesty, who

imposes upon me a small fine of twenty-five thousand dollars, which I have just received from my bankers, Prime, Ward & King, and which I must to-day send to the Russian Ambassador at Washington."

Here the Count carelessly displayed the check, and Mr. Granville took it into his hands; and after gazing at it in stupid silence, passed it over to Mr. Wilson.

"I have in my banker's hands, in cash and good securities, about two hundred and fifty thousand dollars—so you see that I can get along very well. I would remain with you longer, but I must make my preparations to go to Russia and take my place—my real position—and manage my estates, which have been very long neglected. Will you give me a check for what may be due me—it is not much," added the Count.

The conversation of the Count was like the shock of an electric battery. Mr. Granville was astonished; Mr. Wilson was less so, and coolly made up the account of the Count, and drew a check for three hundred and twenty dollars.

"That is the amount due you, Count," remarked Mr. Wilson; "will you sign a receipt for it?"

Meanwhile Mr. Granville recovered his speech

and listened to further explanations about the Count's affairs. When the receipt was signed, the Count again thanked the two partners, and took his departure. They looked at each other for some time in silence.

"That is a rum chicken, that Count, but I can hardly believe that he is humbugging us. That check at least was genuine. Two hundred and fifty thousand dollars in Prime & Co.'s hands! Impossible! Good God, if I had but known that!" exclaimed Mr. Granville.

Mr. Wilson did not seem at all surprised, and when Mr. Granville observed that he meant to see one of the firm that day, and ask if what the Count had stated was true, Mr. Wilson remarked that it was useless—that he knew he had money there. This did not discourage Mr. Granville, for ere two hours had passed, he had ascertained from Mr. King that the Count Falsechinski had kept an account there for years, and that he had over two hundred thousand dollars in their hands; and Mr. King added, that if Mr. Granville thought of having any financial transactions with the Count, he would find him perfectly safe to an unlimited amount.

Mr. Granville returned to his own office

mortified to a degree that he could hardly have believed. "I did not believe, Wilson, that the man had five hundred cents;" and then he muttered something about locking the stable door after the horse was stolen, implying that he had had it in his power to have made a warm friend of the Count, but had neglected to do so until the time had arrived when the Count was in such a pleasant position that he needed no friends. "What a most consummate ass I have been," was the only consolation that Mr. Granville could find for what he deemed the most stupid stupidity. It was too late, however, to mend matters fully, but Mr. Granville resolved to do the best that he could under the circumstances, which was to be extremely civil to the Count, and trust to chance for the result.

The Count, when he left the office of Mr. Granville, proceeded directly to Clark & Brown's in Maiden Lane. As we have related, there he found Marion, somewhat depressed in spirits, and he addressed him in a cheerful manner.

"Cheer up, my boy, and open a new chapter. Have you a pen and ink handy?"

Marion procured him one from a little desk in one corner of the room. The Count seated him-

self at the table, and took out the check for three hundred and twenty dollars that he had received from Granville & Wilson. He indorsed it, for it was drawn to order, and passed it over to Marion, saying pleasantly,

"Will you go and get that money, Marion?"

"Certainly. Shall I bring it back to you? Will you wait?" replied Marion.

"No—I have not time," said the Count.

"What shall I do with the money, then?"

"Put it in your pocket, my dear boy, for it is yours. Don't bother me. Spend it, and when you want more, let me know. I have got work for you to do, but not quite yet. You must get out of this hole. I don't like it. Can't you find no other place to live in except this?" asked the Count.

Marion replied that he could and would that day. "Count, you do not know how you have relieved my mind. I have no money left. I could not have paid the very trifling amount I owe here, but for your kindness. How shall I repay it?" asked Marion, feelingly.

"It has already been paid to me in advance, Marion, by you. Now I will repay you some part of the large debt which I owe you. I am

not quite ready yet. When you have selected a new place, write me a line to that effect, and leave it at Prime, Ward & King's. I have left Granville & Co. That check was for a balance due me, and closed my account there for ever. God bless you, my boy—take care of yourself! You will be all right before long;" and with these hopeful words, the Count left.

"I have one friend left, and I will do at once what he recommends— but first to draw the money," said Marion to himself. He went at once, and received the money for the check. Then it occurred to him, that when long previous he had called upon Mr. Bennett at his room in Nassau street, he had noticed a bill upon the house, with "Rooms to let." He hurried up there. First, he inquired for Mr. Bennett. He was still residing in the house, but was at his office. Then he engaged the back room on the same floor, and paid a month's board in advance. This done, he proceeded to Clark & Brown's, paid his bill, got a cartman, and took his baggage to his new quarters. The next step was to write a note to the Count, informing him of his new location, and this he took to Prime & Co's office, and left it.

It was late in the afternoon before Marion had concluded his work. He went at once to No. 46 Centre street. There he found Colonel Mac Neil, with whom he had retained an intimacy during all this period. Mac Neil had been a true friend, and the young clerk had the good sense to respect him more in his fallen fortunes than when he knew him prosperous and successful. A man of the world like Colonel Mac Neil had it in his power to give many instructive examples to a youth like Marion, and he had not failed to do so upon every occasion. At this visit, however, Marion seemed possessed of the attributes of manhood. He shook hands with the Colonel. There were many in that room, for it was the holiday season, and Marion asked all hands up to drink, and then he sat down by Mac Neil.

"Colonel, this is a funny world, is it not? Queer changes occur;" he remarked,

"Just found it out?" abruptly asked the Colonel.

"This morning I was dead broke—not a red. Owed Clark & Brown nineteen dollars. Look here;" and Marion, as he spoke, exhibited a roll of money.

"Put that up at once," said Mac Neil, sternly.

"You do not know who may notice it. Never show money—no gentleman does so. Besides, in such a place as this it is dangerous. It might cost you the loss of the money and a broken skull. There are men in this room at this moment who would not hesitate to give you a clip over the head for the sake of a five dollar gold piece; but tell me all about this sudden change of fortune."

Marion related all to him. He only replied, "That Count is a deep one. I never could make him out satisfactorily to myself. I ever believed him to be a sharper and a sham. I may be mistaken. That three hundred and twenty dollar check would lead me to a different conclusion."

"Colonel, will you not be angry with me if I presume to do something?" asked Marion, in a very apologetic voice.

"I am not apt to get angry with you, my boy," replied Colonel Mac Neil.

"I want you to take fifty dollars of this money. I counted it out before I came in here, and I have placed it in my side pocket—here it is;" and as he spoke he poured the money into the hands of the Colonel. The tears started in the old man of the world's eyes as he received the mone y

"What do you wish me to do with it?" he asked.

"Keep it, to be sure. I thought it might serve you, and I might throw it away. If I should need it, I will come to you," observed Marion, delicately.

"Upon such conditions, then, I accept it. Wait a moment." The Colonel passed to the bar, and spoke a few words to Henry, the proprietor, and handed him the money. Then he returned to the side of Marion. The latter remarked,

"Colonel, you seem to know this crowd, or they all know you. Who are they?"

"I will ask them all up to take another drink, and then I will tell you," replied the Colonel.

This was accordingly done, and the Colonel continued:

"Notice that stout man who is seated upon a barrel, talking so loudly. That is fighting Charley—one of the worst men in the Sixth Ward. He has been engaged in several prize fights. The one talking to him is Parson Charley. He is so nicknamed because his brother is one of the most famous assistant rectors of Trinity Church in this city. That red-faced seedy-looking young man is Theodore Van Ness—one of the richest young men at twenty-one years old in Dutchess county. He is now a beggar. That

crazy, wild-looking genius, who has a torn blue coat with brass buttons, was in the Tombs all last night. His father once commanded a ship out of this port. She was chartered to take out provisions to the Greek patriots in 1828. His uncle owns the Waverley House down Broadway, and is one of the richest men in town. He has a firm called Fitch Brothers & Co. in Marseilles, France. The uncle's name is Asa Fitch."

"Who is the venerable old man with gray hair who is talking to him, Colonel?" asked Marion.

"That is Pop Junk. He keeps a junk shop down near the Five Points. He has been in the State Prison for ten years, but is now rich. Curious characters come here," continued Mac Neil, "but they are hardly worth knowing, except to one who is old and experienced enough not to be injured by coming in contact with such people."

Marion remained with the Colonel until evening, and then bade him good night and went to his new boarding-house.

CHAPTER XV.

Old Mr. Prime and Mr. Grasper—The Count to marry Irene Grasper—The Dinner at Mr. Prime's—Satisfaction all around.

No sooner had the Count Falsechinski left the banking house of Prime, Ward & King, than the senior partner of that great firm took his hat, and soon after could have been found in the directors' room of one of the principal city banks. He was one of the directors of the institution, and Mr. John Grasper was another. Soon after the latter arrived, and the two old millionaires were engaged in a very earnest conversation. Now and then a sudden but very emphatic exclamation could have been heard from Grasper.

"What! a real Count? None of those impostors!—are you sure of it?"

Then Mr. Prime's low tones assured his friend that of this there was not a shadow of a doubt. Again Grasper would open his lips—

"Income of his estate twenty-five thousand pounds sterling—impossible!"

But when he was again assured that whatever might be the income of the Count's estates in Poland, there was no mistake in the fact that the firm held cash and securities to the extent of a quarter of million of dollars, his astonishment seemed to have reached a climax, for he was perfectly silent. There was no occasion for expressing incredulity in a financial matter when Mr. Nat Prime stood ready to guarantee it.

It was some moments before the parties opened their mouths again, when the celebrated banker continued the conversation—

"Yes, Grasper, my old friend, the best you can do. You say your daughter has no previous attachment."

"None that I know of. In fact I am quite sure not, and I have no particular objection that it shall be a match if all that you say of this Count proves true," said Grasper, in a very quiet manner.

"If!" exclaimed Mr. Prime with some spirit—"do you doubt my word, old friend?"

"Not in the least, but it is a large sum, a very large sum. A quarter of a million! And

suppose these two young people should become attached, what would I be expected to do?—that is, what sum would I have to settle on my daughter?" asked his companion.

"Now you begin to talk up to the mark: why, I suppose the advantage of noble blood and all that sort of thing, you ought to put down as much cash on the nail as your future son-in-law can show, eh?" said the banker.

"I shall do nothing of the kind, but I will do this; if you will satisfy me that this Count *has* all you say, *is* all you say, I will put down as the portion of my daughter one hundred and fifty thousand dollars when the parties are married," said the other.

"Do I understand you to mean that you will give it to her, out and out?" demanded the banker.

"Not exactly. I will place that sum in the hands of your house to be invested in a manner most satisfactory to the Count. The property or the income to be used by the married couple, and to go to any children that my daughter may have by the Count," said Mr. Grasper.

"No, no, that won't do. It is not fair for the

Count; give it out and out to your daughter when she marries him: I will see that it is properly invested. Don't tie them up. If the Count were a beggar it would be different, but he is not. He is amply provided for, worth all or more than I tell you, and the amount that you give to your daughter under the existing circumstances should not be encumbered with conditions. You are not going to live for ever, and you will have a nice sum to leave somebody when you die. Use your judgment when you come to making your will. Then you can settle upon your daughter what you think fit," shrewdly observed the banker.

"Right, old friend. I am satisfied that your advice is good. Now when shall I see my future son-in-law?" asked the old man.

"I will have him on the course to-morrow, and you can trot out your filly at the same time —that is to say, come and dine with me to-morrow, and bring Irene with you; I will have the Count there," was the answer.

"I will come; and now let us shake hands upon our agreement; I am much obliged to you for proposing it," observed Mr. Grasper.

"Wait a while until you see how the new team work in harness. Then thank me if you are satisfied with the match."

The two worthies parted mutually satisfied. Mr. Prime sometimes talked "stable." Some people made the assertion that before he entered into the brokerage and banking business that he had been hostler to old Billy Grey, a quiet merchant in Boston; whether true or not is no affair of ours. He did frequently use language that smacked of the stable; and upon one occasion, when a friend asked kindly after one of his own family who had been sick, Mr. Prime replied, "She is better, thank you, but she has not come to her feed yet." Mr. Prime also prided himself upon his knowledge of horse-flesh, but he did not boast of it much after a terrific sell was perpetrated upon him. He was shown a white horse, beautifully variegated with coal-black spots, and his owner called him the "leopard horse." He sold him to the old gentleman a an enormous price—some say two thousand dollars. After a while Mr. Prime began to believe that the Bible, when it asked if the leopard could change his spots, implying that he could not do it, was sadly mistaken—

for his leopard horse did change his spots, or rather all the beautiful spots washed off, and the horse was nothing more nor less than a plain white one. But the banker was a good old soul after all, and did many a kind act equal in benevolence to his friendship for the Count.

The succeeding day the Count Falsechinski met at the dinner table of the old banker, Mr. Grasper and his daughter. The fair Irene was even more stately beautiful than when we described her appearance at a party given by Mrs. Nordheim. She was accomplished in almost every variety of the so-called female accomplishments. She spoke Italian and French equally well, and, much to the delight of her parent, she maintained a long and animated conversation with the Count in both of these languages. After dinner was finished, while the two old fogies remained at their wine, the Count excused himself and joined Miss Irene at the piano. There was a guitar by the side of the piano, which the Count took in charge, and played with exquisite taste and feeling, while he sang several charming odes. They were much pleased with each other, and the old people noticed this fact with great pleasure.

When Mr. Grasper and his daughter got ready to leave, the Count asked permission to accompany them, and it was readily granted, and on the arrival of the party at the father's splendid residence, the Count received an invitation to enter and spend the remainder of the evening. The Count wondered whether his intentions were known to the fair damsel. Mr. Prime had taken him aside at his residence and informed him that he had come to an understanding with Mr. Grasper, and that if the Count succeeded in obtaining the consent of the daughter, that the father would give his child one hundred and fifty thousand dollars. This was very gratifying news to the Count, and it gave an impetus to his attentions to Miss Irene Grasper, which bid fair to win success. The Count need have had no fear that old Mr. Grasper had communicated any part of what he had heard from Mr. Prime to any member of his family. He was too much a man of the world, and knew human character too well to be guilty of any such gross act. He knew his child possessed an independent spirit, and he left the Count to conquer it, and to win the young lady's affections by his own merits.

When the Count left that evening he was well

pleased with his day's work, but he added, "I am really in love myself. She is just the tall, stately woman I have always had in view as my Countess whenever I married. What a sensation she will create in Paris, Warsaw, or even St. Petersburgh. I am a lucky dog if I win her, even had I not the assurance of the trifling sum that will become hers whenever our nuptials are celebrated."

He dreamed of Irene Grasper that night when he went to sleep.

CHAPTER XVI.

Home of Mr. Granville—Happiness of the Young Couple, Mr. and Mrs. Benson—Young Benson goes into Business —Depressed State of Mind of Miss Margaret Benson.

The marriage of Middleton Benson to Isabella Granville, although a very sudden affair, seemed to give the fathers of the young couple the most unbounded satisfaction. Mr. Granville gave up his house to the young people, and even went so far as to deed to them all the costly furniture that it contained. Colonel Benson was not behind hand. He made the bride the most costly presents, and so far as household furniture was concerned, he purchased a sufficient quantity to have started a dozen new married couples in all necessary articles for housekeeping. Spacious and roomy as was the old State street mansion, yet every room was crowded with furniture, and presented an odd mixture of old and new fashions.

The young couple appeared very happy.

Isabella did not seem to have lost any portion of her gaiety, and her laugh was as merry and cheering as of old. Their appearance seemed to confirm the father in his belief that all he had done had been for the best. Middleton Benson, his son-in-law, had been admitted a partner into the commercial firm where he had been so long a clerk, and his father retired from it, giving to his son the interest and the capital that belonged to him as a partner. Every few evenings the two fathers would meet, and over a bottle or two of choice wine would congratulate themselves upon the happy results of their proceedings. From Mrs. Thomas Granville they had not heard except indirectly. She was living with her aged grandmother, and long since had succeeded in obtaining from the Maryland Legislature an act which divoreed her from her husband, but the departure of Mrs. Granville had not altered Mr. Pitt Granville's domestic arrangements. He never spoke of her to his daughter—never missed her. She had attempted to interfere with his domestic purposes, and to use his own expressive sentence to Colonel Benson, " I kicked her out of the house, and that is the end of her so far as I am concerned."

There was one chosen old friend that Mr. Granville missed sadly. It was Colonel Mac Neil. He even went so far as to send a note to the Colonel, inviting him to renew his intimacy. The Colonel was poor, but he was a proud man. He could not get over the fact that in the dire extremity to which his firm was reduced, Granville, his *friend*, had refused relief, and at a moment so late that his failure was the consequence.

"It might have happened later," would the Colonel reason, "but then, that probability ought not to weigh in favor of Granville's course. He did refuse me a small loan which he had promised, and even if he had lost it all, what was that to him?"

The Colonel sternly resisted all overtures, and took no notice of Mr. Granville's note, except to exhibit it to every mutual friend that he met. Not only did Colonel Mac Neil refuse to associate with Mr. Granville, but he also dropped all acquaintance with Colonel Benson and his family, where he had been a great favorite. His place, however, as a visitor at the residence of Colonel Benson, was fully supplied by Frank Gaillard. He was a regular and a constant visitor, and Miss Margaret rarely went out without being

accompanied by her lover, as he styled himself. The poor girl was completely fascinated with this arch deceiver. She loved him with her whole soul, and it was noticed by her mother, that from being a lively and gay girl, she was frequently much depressed in spirits and often found in tears. In vain did her mother seek her confidence, and endeavor to fathom the cause of her wo. Did she ask if Mr. Gaillard had told her that he loved her? Margaret replied with the simple word "Yes."

"Has he proposed to marry you?"

The reply of the poor girl, with a deep drawn sigh, was "No."

That was all that could be obtained from Margaret. The mother felt that there was something wrong, and mentioned the facts to her husband. The Colonel laughed at her. Called her a silly, anxious old woman, and then forgot all about it. That Frank Gaillard or any other white man alive, dared to dream of doing him or any member of his family a deep wrong, never entered into his brain. He conceived such a thing impossible. Meanwhile, time passed along, and while poor Margaret Benson drooped more and more, the young Southerner, Francis Gaillard, became less

and less devoted to the sweet girl. From being a daily visitor, he ceased to call but once a week. Then once in two weeks, and at last his visits suddenly ceased, and the poor but proud spirited girl bent to the rod when she learned that Mr. Gaillard had left New York for his home in the South. She read his name among the passengers by a vessel that had sailed for Charleston. Still, she spoke not to her parents of the intense agony that his departure had caused. She seemed stupified, and a few days after his departure she called at the office of Mr. Granville, and asked to see him alone.

"Certainly, my dear young lady, come at once in my private office, and tell me what I can do for you. Some thing is on your mind," kindly remarked Mr. Granville.

Miss Benson followed him into the inner office, and when she was seated she asked if he would confer a favor upon her for a few days.

"And not mention it to my father, or any one of the family?" she imploringly inquired.

"If you do not wish me to do so," was the reply of her father's friend Granville.

"I wish to borrow of you fifty dollars," said Miss Benson.

Mr. Granville replied, "With pleasure, immediately," and walked into the front office and procured the money from the cashier. He was frightened, and yet he did not know what to say or what to do. Some thing was wrong. What could it be? Why did she not go to her father, mother, brother? Why come to him? As he handed her the money, he pleasantly observed, "Really "——but she shook her finger.

"No questions are to be asked, and more than that, not a word is to be said to my parents or any of my relations. I shall see you this evening at our house, shall I not?"

Mr. Granville bowed, and followed her to the door. When she had left him, he sat down for several minutes to try and fathom the mystery. The young lady went directly from Mr. Granville's office to that of George Sutton, the agent of the packet line that plied between New York and Charleston. There she inquired when the first vessel sailed for Charleston. She was told that a ship would sail the next day, and she instantly paid for the passage of a lady, and this accomplished, and obtaining the exact hour when the ship would sail, she wended her way home. That evening she was the gayest of the gay. Early

the next morning she sent a carpet bag to a store in Broadway by a servant, saying that it was goods she had purchased, but wished to return. About noon she dressed herself as if for a walk—went to the store, and took the carpet bag. In the street she hired a porter, who took it on board the ship, and she went on board and retired to her state-room. That afternoon the vessel went down with the tide and a fair breeze and passed the Narrows.

When dinner time came Miss Benson was missed, but no alarm was exerted in the minds of any of her relations. The tea hour came, but no Margaret, and then the mother became somewhat alarmed, but not seriously. So she sent a message to Mr. Granville's house to have Miss Margaret come home. Then her brother, Middleton Benson, came, and when he said his sister ha not been there that day, the whole house was alarmed, and the utmost confusion prevailed. The male members of the family started in different directions, but up to a late hour that night no clue could be obtained of the missing one. The next day the search was renewed, but with no more success than had been obtained the previous day. When Margaret was first missed, suspicion was

attached to Francis Gaillard, but his having departed for Charleston cleared him in their minds. Mr. Granville did not mention for some time the circumstance of her borrowing the fifty dollars. No sooner had he mentioned this than the mother exclaimed, "Is it possible that she can have used that money to follow Gaillard to Charleston?" This started the pursuit on a new track. At the office they found that a young lady had taken a passage in the ship that had sailed for Charleston three days previous. The description answered to Margaret. "I will follow my child in the next ship," exclaimed the agonised father—and he did so.

CHAPTER XVII.

The Rascalities of Mr. O'Doemall—His Experiences among Boarding House Keepers.

Soon after the Count Falsechinski had quarrelled with Madame Woodruff, that worthy lady turned her attentions toward Mr. O'Doemall. She had seen that gentleman frequently in company with Mrs. Parker, and admired his unparalleled impudence. But the fact was, she was afraid of him, for O'Doemall was boisterous—a loud talker and a great boaster. Mrs. Woodruff, on the contrary, was as secret as the grave in all her transactions—and if she could have prevented her right hand from knowing what the left hand was doing, would have done it. It can easily be imagined that an alliance between two such opposite characters would not last long.

It was not unfrequently that Mr. O'Doemall was turned out of his hotel. He had used himself up in every prominent one in the city. There was not one that he had not swindled.

Blancard once said that it was really a pleasure to be victimised by him, as his explanation and apologies were "so very funny and interesting." He managed to pay the rent of his office in New street, so that if he was turned out of a hotel, he could rally at his office. He would go there when thus turned out, pack up two or more large trunks with bricks, boards, and rubbish, hire a cartman, and tell him to drive to some private boarding house. He had a list, and would select one where it was not probable that he could be known. Once in the house, he would select the most extravagant apartments to be had, find fault with every thing, and play the rich Southerner, or any other character which he had adopted.

A glance at the parties assembled around the dining-room table would serve to convey to O'Doemall the peculiarities of any person present. His conversation, dress, and impudence, would sweep down all opposition. Then he would, before twenty-four hours had passed, ingratiate himself fully with the landlady, and if she had one or two daughters his game was secure. He would notice that one daughter was receiving the attentions of a young man boarding in the house.

O'Doemall would boldly say to the young lady, "Miss, I am astonished that you associate with or permit the attentions of that young man. I tell you this in confidence, for I am a warm friend of your mother; but this young man—(he must have been drunk, I think)—told me in confidence last night that he had no idea of marrying you." To the youth in question, O'Doemall had previously told him that the landlady saw through him, and had said that he "was trying to marry her daughter in order to sponge out his board bill."

These barefaced assertions would quickly make Pandemonium of the most pious boarding houses in the city—and if Mr. O'Doemall was ever called upon for any explanation, he would face the music, and declare the assertions had been made to him by the parties themselves. If he accidentally met the wife of any rather weak-minded boarder in the street alone, O'Doemall would hurry down to the gentleman's place of business, beg him not to get angry, as he only wished to say that he saw his wife entering such a house with such a clergyman, (if there was one boarding in the house,) and that he the husband had better look into the matter.

A month would generally raise particular Ned in the boarding house, if it had not nearly ruined it, and the mischief-maker would be the powerful adviser of all the belligerents, and the particular friend of the landlady. If he was called upon for money, he had a hundred excuses ready, but he generally contrived to make such a scene of confusion in the house, that money was unthought of. When his game was nearly played out, after living on the fat of the land for four or six months, and landlady and boarders were loud in their execrations, and anxious to get rid of him at any price, O'Doemall would determine to leave a sting behind which should prove a deadly one. If it was at dinner, he would rise and say, "Ladies and gentlemen, I am forced to leave this house. It is extremely unpleasant for me to remain here longer. The pious landlady has made a statement that I am in arrears for board. What will you think when I tell you that I have let her have ten, twenty, and fifty dollars at a time? She wants me to marry her. Of course I shall do nothing of the kind—I will leave the house first." The landlady would generally faint at such an infamous charge, and the daughters would scream. The boarders would be perfectly aghast, and some

believe it, and the lying scoundrel would walk out in triumph. No one would take it up. The very enormity of the charge would make the innocent objects of it quail, and exhibit all the terror of real guilt. Or perhaps it would be a landlady who in a moment of weakness had become a victim to this arch deceiver; he would then live on her for weeks and months, borrow all her earnings, and not leave until he had ruined and broken up her establishment.

Mr. O'Doemall in a quiet boarding house could only be represented by a fierce, unrelenting hawk, quartered in a barn-yard surrounded by a peaceful lot of roosters, hens, and different sized chickens. It was all one side; the poor domestic fowls stood no sort of chance.

In his business, no one could get any hold of him. His office or store rent was cheap, and that he paid promptly. He had a handsome business card, and he paid two dollars and a half a thousand for them. These alone gave him respectability and position with strangers, for who could gainsay it? He could be found at his store; and many a tailor, shoemaker, dry goods dealer, and tradesman, was victimized to a greater or less extent. He owed all. But those who sued,

made costs for themselves. His very furniture in the office could not be disturbed, for it was mortgaged to the landlord. The only way for his victim was to laugh, for O'Doemall did find associates with gentlemen, and particularly among English noblemen or gentry, and he would take these persons to shops that he knew and owed money to.

His malice was intense and fearful. He made a purchase of some wine of one of the most sturdy merchants in the city. This man was a member of Dr. Spring's church. He refused to let him have the wine until he paid for it. The swindler swore vengeance. Unluckily the merchant left New York on a visit of some weeks' duration. O'Doemall managed to put himself in the way of all this merchant's acquaintance, and as if by accident, mentioned his regret that so fine an old merchant should be so sorely afflicted—that he visited him once a month in the Bloomingdale asylum, where he was confined as a madman.

No matter who starts such a story as this, where there is a shadow of foundation, it runs like Greek fire, and is very speedily so extensively spread, that in a large city it cannot be traced to the real author. O'Doemall was re-

venged—the story flew among the business acquaintances of the merchant, and he was ruined. When he returned, he did not know what had hurt him, for few like to tell a supposed madman that they are aware of his having been in a mad-house.

This bad man, as bold as he was wicked, had, as our readers will remember, formed an early intimacy with most of those who were connected with the firm of Granville and Nordheim. He knew Marion Monck, but that young man had cut his acquaintance after the shirt story affair. But O'Doemall was not one to be easily cut, and no insult could prevent his recognizing one he had once known.

He ascertained that Marion was sick and confined to his room in Nassau street where Mr. Bennett lodged; he called, was admitted, and presented himself in Marion's room, where he was lying upon a sick man's bed.

"How d'ye do?—heard you were ill. Come to see you, and if I can be of any service to you," said he.

Marion replied that he was glad to see him. So he was, and so he would have been to have seen any one who could relieve and pass away

the weary sick hours. O'Doemall continued to be a frequent visitor at the sick room. Once or twice he watched all night. Other friends called —Colonel Mac Neil was among the number, and when he learned that O'Doemall had been so kind, even he was disposed to overlook his owing him money, and renewed the acquaintance.

No one knew the extent of O'Doemall's rascality. All believed him a bad fellow, but perhaps not worse than many others: and when he himself related some of his most villanous stories, his hearers had the charity to believe he was lying, and only told such tales to please the company. Such was not the fact.

The effect of renewing his acquaintance with O'Doemall, both upon Marion and Mac Neil, will form matter for another chapter.

CHAPTER XVIII.

Miss Benson arrives safely in Charleston—Calls on Madame Gaillard, the Mother of Frank, her Lover—Tells her Story—The Mother conveys Miss Benson to her Plantation at St. John's — Young Gaillard is sick — His Marriage with Miss Benson—The Arrival of Colonel Benson—His Satisfaction, and Departure—Birth of a Son—Death of Francis Gaillard.

THE passage of the ship that conveyed Miss Benson to Charleston was a remarkably short and pleasant one. To say that the fair traveller did not undergo the usual tax of sea-sickness, would be untrue. She suffered greatly, but her stern and determined purpose kept up her spirits, and when she reached port, she was ready to go on shore the moment the vessel in which she had been a passenger reached the dock or wharf. She was astonished at her own coolness and courage, for she was not aware that she possessed these qualities. Her baggage was easily carried, and she hired one of the sailors to carry her carpet

bag, and to conduct her to the Planters' Hotel. As soon as she found herself settled, she sent for the landlord, and begged him to ascertain whether Mrs. Gaillard was in town, and if not, whether she was at one of her plantations, and which one. The answer was favorable. Mrs. Gaillard was in town. Miss Benson at once ordered a carriage, and in it proceeded to the town residence of the mother of her lover.

Her visit occasioned some surprise; but when she stated her parentage, the circumstances under which she left New York, her attachment to young Gaillard, and at last informed her of the deep wrong her son had done her, and that she was soon to become a mother, and that her long journey had been undertaken in order to save the honor of her unborn child—*his* child, all the good in that mother's nature was thoroughly roused. She placed her in a room, sent to the hotel, paid the bill, and had the carpet bag brought to her own house.

"I believe all that you have stated—every word of it. My son shall do you justice, and that too immediately, or I am no longer his mother. We will start for the plantation this very afternoon. Frank is sick, and I feel alarmed about

him. Now lie down, and make yourself perfectly at ease. You require rest and quiet, and I will soon send my daughter to you," said the mother.

Miss Benson was overcome, and she flung herself upon her knees by the bedside, and poured forth sincere thanks to God for his kindness and care. Then she laid down upon the bed, and soon fell asleep.

In the meantime Mrs. Gaillard had informed her daughter who the visitor was, and her purpose in coming to Charleston. The young lady was prepared to receive her as a sister.

"What a cruel wrong Frank has done to her! O mother, who could have thought that my brother would have been guilty of such an infamous thing? I never will forgive him until he makes wrong right, by marrying this sweet girl. Will he do it, Mamma, dear, do you think?"

There was a stern contraction of the haughty brow of that stately mother, and a quivering of the lips, as she replied,

"He will, darling, or" —— but the threat remained unspoken, and she continued, "Go, my child, to the apartment of Miss Benson; if she is asleep do not wake her to misery. Remain by her bedside, and comfort her when she awakes."

The Southern beauty did as her mother directed, and when Margaret Benson woke from a short sleep, and exclaimed "Where am I?" her hands were seized by the affectionate Miss Gaillard, and she pressed her lips, as she exclaimed,

"With those who will love you for your own sake, and who will make that naughty brother of mine give you a legal title to our love. Now try and sleep again."

The next day after Miss Benson found a home in the residence of Mrs. Gaillard, that lady, her daughter, and the New York arrival were packed in a travelling carriage and on their way to the plantation. They arrived about the middle of the afternoon, and as the carriage turned off from the State road into a long avenue, each side of which was ornamented by a row of stately live oaks, Miss Benson almost fainted. How was she to be received by her lover? At last the carriage drove up in front of the old stone mansion. Troops of negroes of all sizes and ages poured out to meet "Ole Missus."

"Where is your master, Tommy?" demanded Mrs. Gaillard of an aged gray-headed negro.

"Massa Frank gone down to de creek fishin'," was the reply.

" That is all, I am very glad of that," said Mrs. Gaillard, addressing those in the carriage. " I shall have time to converse with him before he is aware of the arrival of Miss Benson."

The occupants of the carriage entered the mansion, and Miss Benson was speedily shown to a room. Miss Gaillard accompanied her thither, and as she assisted her to change her dress, she endeavored to soothe the agitation of the stranger, and to give her every encouragement.

" You must not leave your room, dear Miss Margaret, until Mamma has had a serious talk with our gay deceiver of a brother. I have never seen Mamma so decided and so angry," said Miss Gaillard.

" O, I hope, dear Miss Gaillard, that my arrival will not be the means of causing discord in your peaceful family. If I thought so, I should wish I had never left New York," replied Miss Benson.

" Give yourself no uneasiness. If there is a storm it will soon be over, and a clear sky will follow. I pray God that my brother will be convinced by Mamma of the necessity of doing what is right in this unhappy affair," replied Miss Gaillard.

" Amen," was all the reply that Miss Bens could make.

A few moments only elapsed, when Mr. Francis Gaillard was seen coming up the long avenue through which the carriage had just passed. He was extremely pale, walked very slow, and had every appearance of suffering from severe illness. His mother went out upon the piazza, and when he entered, cordially embraced him.

" Are you better, my son ?"

" I really do not know. I think I am stronger, but at times, mother, I get discouraged, and feel that I shall never be any better. But what has brought you back from Charleston in such a hurry ? " he asked.

" That, my dear son, I will tell you presently. Meanwhile come into the sitting-room," she said kindly.

Young Gaillard followed his mother, and they were alone. Mrs. Gaillard spoke.

" Francis, will you come and sit down by me ?"

He complied.

" Now inform me, my son, of every fact connected with your acquaintance and conduct to a young lady in New York, whose name is Margaret Benson."

" Mother, what do you know about her, and why do you ask me for information?" asked Francis, excitedly.

" My son, answer my questions as if you were in the presence of your God. But for her attachment to you, was this young lady a virtuous girl?"

" As the fallen snow. I only led her into sin," was the honest reply.

" Are her parents of respectability?" asked the mother.

" Unquestioned. Equal to my parents in every regard," replied the son.

" Then how could you be so base as to ruin her?"

" I, mother? But why should I deceive you, Mother? I have acted like a rascal. How you came to know anything about the matter I will not stop to ask. I feel the deepest remorse in reference to that young lady. If ever woman loved man, she loved me," was the truthful reply of the son.

" And yet you could deliberately abandon her in the delicate situation to which you had brought her?"

" I, my mother? What do you mean?" he asked.

" She is shortly to become a mother—a mother

to your child! O Frank, Frank!" said the mother.

"Mother, I will return to New York, and do her full justice. I will marry her, if she will consent to marry such a wretch as me," said Francis.

"My son, she is here—in this house. She has alone followed you on from New York, for the sake of her child."

"Not a word more, mother. I will see her at once;" and before Mrs. Gaillard could arrest his speech, Francis Gaillard found his way to the apartment of Miss Benson. The meeting between the two young persons was affecting in the highest degree. Poor Margaret, when she listened to the first bursts of repentant words from Frank, was overwhelmed with happiness. It was long ere she could find words to reply to his extravagant fondness. "Thank God that you had the nerve to come South, dear Margaret! You shall not regret it. I will marry you without any delay, and at least the little one promised to us shall make its advent under more auspicious circumstances than I deserve. Cheer up! I go to hold counsel with my good-hearted old mother," exclaimed the lover.

Frank Gaillard went to the mother, and told

her all his plans. She listened quietly, and finally replied.

"My son, I am rejoiced at discovering a disposition on your part to repair the wrong that you have committed against the peace of a young lady of such respectability; but the matter must be settled quietly, and without any noise. I can arrange your marriage so that no question will ever be raised in regard to the legitimacy of your child."

The old lady sent a note to Dr. Wallace, the rector of the Episcopal Church, within a few miles of their residence. The ceremony of the marriage was performed that evening. A certificate of the marriage was given, and a corresponding entry made in the record book of the Parish Church. What mattered that it was dated six months earlier than the day when the marriage rites were celebrated? It ought to have been celebrated six months earlier, and who should ever study for proof to the contrary? The good doctor believed he was doing right, and when asked for a duplicate certificate, he willingly gave it.

This duplicate Francis Gaillard intended to send to Colonel Benson with an explanatory letter, but he delayed writing it until he himself

should go to Charleston. Meanwhile, the fair Miss Benson was presented to all as Mrs. Francis Gaillard. The marriage was kept a profound secret; no one of the domestics dreamed of such a thing. The only witnesses to the ceremony were the mother and the sister.

Before a week elapsed, the family was startled by another arrival. They were just sitting down to dinner when a carriage drove up the Live Oak Avenue. It contained Colonel Benson. He sprang out of the carriage, and had reached the top of the steps leading to the mansion, when his daughter flung herself into his arms.

"Oh, dear Papa, how glad I am to see you, and so will my husband be."

"Husband!" and he held her at arm's length while he repeated that single word "Husband!"

"Yes, dear Papa. Husband; for Mr. Gaillard is my husband, and I will tell you all about it, Papa, but not now. Here is Frank."

Mr. Gaillard offered his hand to Colonel Benson. It was barely touched by the latter.

"When I hear all, perhaps I shall be more cordial," he observed, coldly.

He followed his daughter and her husband, and then was introduced to Madame Gaillard. If the

latter was pleased at meeting the stately and gentlemanly father of her daughter-in-law, the Colonel was no less pleased with the magnificent old lady, the mother of his daughter's husband.

"You have arrived just in time for dinner, Colonel Benson. I need not add how welcome you are," she observed.

"Many thanks, dear madam, but I am afraid that my presence here has occasioned you some surprise. I confess that I arrived here with far different purposes than to eat a friendly dinner,' said Colonel Benson.

"No one could be more welcome than the father of my son's wife. I hope we shall be able to make your visit a most agreeable one," said Mr. Gaillard.

"The first words spoken by my child have relieved my mind of a load of agony and anxiety," replied the Colonel.

An excellent dinner was partaken of, and when it was finished Madame Gaillard advised the young couple to go and walk. Then she dismissed the servants in attendance. When she was alone with the Colonel, she deliberately requested him to listen to her explanations. She informed him of the arrival of his daughter in Charleston, and

her surprise and anxiety of her bringing his daughter home and the marriage. When she spoke of the maternal situation of his daughter, the Colonel was dumbfounded. Then she told him of the delicate manner in which the marriage had been managed, and handed him the marriage certificate.

"It will probably be some two or three months before my daughter-in-law's confinement. Then if God wills that no accident happens, there never can arise cavil or flaw in the proceedings. Bear in mind, Colonel Benson, that we had to make a wrong right, and out of evil to get good. I, too, am more interested in having our large possessions go to an unquestioned legal descendant, than you possibly can be. Now, are you satisfied?"

"Madam, I have no words to express my gratitude. If I had a hundred lives, they should all be yours. You have indeed acted nobly, generously, and how can I repay it?" said Colonel Benson, warmly.

"Simply, Colonel, by treating your son-in-law and your daughter as though nothing irregular had happened—make no allusion to it. The parish record and the marriage certificate, and the entry of the birth of the first-born child will

tell all the story in future times, should it ever need to be told. Introduce the bride as an old married lady, or at least as having been married so many months ago as to have ceased being a novelty to talk about, and the world, that is so fond of scandal, need have nothing to say. We have only to keep our own counsel. The members of my family will keep theirs. When you get to New York, an equally prudent course on your part will be productive of equally happy results," replied Madame Gaillard.

"You are a lady of a thousand. I agree with every word you have uttered. As soon as I reach New York, I will give out that your son was privately married to my daughter before her family knew any thing about it, and that the young lady followed her husband to the South, where she now is."

"And where, Colonel Benson, she must remain for one or two years. I say this for the sake of the child that I hope will prove a grandson, and be a blessing to my old age. When the babe reaches a few months old, then my daughter-in-law can visit the North with safety, so far as important questions are concerned."

"Again you are right, lady," observed Colonel

Benson. "And I must add that few parents will enjoy a sounder and more refreshing sleep than I shall to-night. My mind is completely at ease. I have been extremely worried for many days."

"I can readily understand that, sir, but you will have no further cause of embarrassment. My son is rich, and Margaret has made a good match, so far as wealth is concerned. My son has been wild, but I hope *that* will pass away, and that he will be a good, kind husband. I regret to say that his health is far from good since his return from the North, and there are moments when my fears get the better of me. We must hope for the best," said the mother.

This was news to Colonel Benson, but when he closely examined the countenance of his son-in-law, and contrasted his present feeble appearance with what he had known him in New York, he, too, partook of the alarm, and suggested to the elder Mrs. Gaillard, as his opinion, that medical advice of a high character be resorted to at once. Colonel Benson wrote that evening to his wife in New York. He simply informed her that he was well, and that Margaret had been secretly married to Mr. Gaillard, and that she was quite

an old married dame when he reached her. He cautioned his wife against saying much about the matter until his return to New York. After despatching this, the Colonel felt completely happy, and gave himself up fully to his enjoyment. He fished, hunted, and rode about the neighbourhood, making the acquaintance of the principal planters in that vicinity. After a fortnight spent in this manner, he could not be contented to remain longer, but took his departure for Charleston, and from thence sailed for New York.

After the departure of her father, the young wife devoted herself to her husband. His health failed daily, but still, he was not regarded as in great danger. It was resolved that he should take a voyage to the West Indies, but the interesting situation of his lovely wife prevented. Weeks passed away, and then she gave birth to a child. It was a boy, and was christened Francis Benson Gaillard. When Mrs. Gillard had recovered sufficient strength, after her confinement, to travel, it was discovered that Francis could not make a journey, and he made up his mind to remain at home and abide the fate, which was now evident.

He lived but a few weeks after the birth of his son, and then his spirit went to another world, and his wife was a young widow.

CHAPTER XIX.

Editor Bennett of the Herald—Marion Monck falls in love —A boat upsets—He saves his own life, and the lives of his companions by swimming ashore—The Herald's account of the affair—Mr. Jones, the Father, declines all further acquaintance with Mr. Monck.

It would seem almost an impossibility for Marion Monck to be on the same floor with the editor of the Herald, and in the habit of meeting and conversing with him every day, without imbibing a certain quantity of the spirit that animated the editor in a new era in journalism.

On one occasion he had been traversing an upper street of the city when he found himself in the midst of a riot. He saw the whole of it. A man was killed. Marion went home, and, as it was a matter of news of some moment, he went into Mr. Bennett's room and narrated the whole of it to him. "Excellent," said the editor. "I am really much obliged to you. Add to the favor by writing down what you have already

told me, and I will publish it in the morning's issue. It will make a capital article, and you have related it in excellent style."

Marion took a pen, and after some hesitation wrote an account of the affair. Mr. Bennett read it and then exclaimed, "Bah, what trash!"

"Why, what is the matter with it, Mr. Bennett?"

"The matter is that you have not written it at all as you told it. You have attempted to improve upon it, and bungled it all up. You have got the cart before the horse. As you related it to me it was excellent. This writing of yours is nonsense. I shall have to write it all over again from my own recollection of what you have told me, in order to make a readable article. There is not one person in five hundred of those who claim to be editors or writers, that can write an editorial as it should be written. An editorial, Master Marion, should have a beginning, a middle, and an end. An editorial should have an object—a point. If a man happened to fall into a sink because there was no cover to it, and an editor wanted to call the attention of the authorities to the neglect, and consequent injury, the occurrence of the man falling should be re-

lated plainly, and as it occurred; then state the danger to others from this neglect; and lastly, point out the way to mend all further accidents by covering the hole up with a stone or a piece of marble or an iron top. It is a common simile, but it answers as well as a better one. You write what a shame it is that rows are allowed to occur, and then tell that a row has occurred, and a man has been killed. But don't get discouraged; you may not think so, but one day you will be able to write a clever editorial, which is the highest style of composition known," said Mr. Bennett, encouragingly.

Such conversations frequently occurred between the editor and Marion Monck. But such was the low estimate that Marion had at that time of the destiny of the Herald, that though he had not a cent, if Mr. Bennett had offered him an equal partnership, he would have declined the offer. Marion, however, did not underrate the ability of the editor. He discovered then that clear headed ability, that careful thought, vivid imagination and ready wit which has since been developed, but which the great body of his readers have never given Mr. Bennett credit for. He possessed a winning way with young people, and

had a happy faculty of drawing them out. Marion was somewhat susceptible in love matters. He had not suffered quite enough with the affair of Miss Isabella Granville, but some months after became violently in love with a rich banker's daughter. The name of the father was Jones. Marion got introduced to her, and accompanied her to church on one or two occasions. The father was excessively pious, and so was the daughter. The old Jones abominated theatres, and considered a Sabbath-breaker as out of the pale of any sort of salvation. Marion was on the free list of almost every theatre, and was cheek by jowl with every actor and actress of any note upon the New York boards. In regard to the Sabbath, after the acquaintance commenced with Miss Euphenia Jones, he was very regular in his attendance at the same church where she worshipped. Unfortunately, on one occasion three young gentleman persuaded him to accompany them in a White Hall boat to a place in the lower bay. It was Sunday. All went on very well until they attempted to return to the city in the afternoon. The wind came out from the north-west, and blew a stiff breeze. It was night before they beat up to within some distance of the Narrows. The

tide was at ebb. A sudden flow of wind capsized their frail boat, and they were all immersed in the water. All succeeded in getting upon the keel of the boat, and their united weights sunk down the boat so low that the water nearly reached the necks of these young men. Upon comparing notes it was found that but one could swim. That one was Marion. They were a mile or two from the shore, and floating out rapidly to sea. There was but little chance of being picked up by inward bound vessels, for the wind was ahead, and all such, of course, would come to an anchor. Under these appalling circumstances, Marion, with great gallantry, offered to swim ashore and get aid. One of the young men was an acquaintance of Marion's new flame. His name was Robert Knight, and his uncle was governor of the little State of Rhode Island. Marion stripped off every rag of clothes, and after he had bade all good-bye, he said to young Knight, "Bob, dear Bob, should I be drowned, remember me, for God's sake, to Pheeney Jones."

After a terrible time, Marion succeeded in reaching the Long Island shore. He ran up directly to a private residence situated high up on the shore. He forgot his condition, and rushed

into the parlor, where the family were congregated, and among them a number of young ladies. Their screams were fearful, but nothing daunted, Marion seized a lamp and rushed back to the shore. He had told his story, and luckily a negro overheard and understood it. He asked Marion for particulars, and without a word went down to a boat belonging to the house, and rowed off to rescue the sufferers. He was just in time, and he succeeded in getting all into the boat, bringing them ashore and conveying them to his own humble cottage. Then commenced a search for Marion. They found him senseless at the foot of a cliff, with the lamp beside him. He had fallen through a tree which grew at the foot of the rock, and this had saved his life. The negro furnished the party with old clothes, and at midnight they left him and walked to New York. It was near daylight when they crossed the Fulton ferry. That day three of the party took a carriage and went down to the spot. They found the negro and made him a present of a hundred dollars in silver. Marion contributed his share, but he was too ill to go with his companions. He lay upon his bed, and a medical man was called in. The

affair got wind, and the afternoon papers of that day had a long article upon the matter. They gave credit to Marion for his gallantry in saving the lives of his companions, but one of the Journals, the "Commercial Advertiser," stated that it was "Sunday," and that God would have acted perfectly right if he had drowned the whole party. That evening Mr. Bennett called in to see his sick friend Marion, and he, too, congratulated him upon the gallant act.

"Curse that commercial newspaper. They take that paper. Sunday. My cake is all dough now," exclaimed Marion, very petulantly.

"What is the matter? Tell me all about it, I will put it straight in my paper in the morning. Let me have all the facts," said the editor.

Marion narrated them, and added, "Of course it was very natural, that with a good show for being drowned, I sent a message by Bob, in case he got picked up, to Miss Jones."

"She ought to be obliged to you, very much so," said the editor.

The next morning Marion sent out early to get a Herald. When he opened it, there was the article headed "Narrow Escape from Drowning. Gallant Behavior of Marion Monck." Marion

read on—all pleasant—praised him up—told the whole thing pretty fairly, but all at once his face became a foot and a half long, and he rushed into Mr. Bennett's room.

"Why, what is the matter?" exclaimed the editor.

"You have ruined me. I am a dead man. Look here:" and he read, "'*Bob, dear Bob, should I be drowned, remember me, for God's sake, to Pheeney Jones.*' That is my death-warrant."

"But Marion, you don't mean to say that Jones, Pheeney Jones, is the real name of your flame?"

"Of course it is. Old Jones the banker's daughter. One of the vestry of Trinity Church. Sunday too! You also say that I was '*engaged and shortly to be married to that young female to whom he sent a dying message.*' It is no such thing. O, it will play Ned with me."

"On the contrary, my dear boy, you are not responsible for what appears in the Herald. *You* don't say that you were engaged, it is the Herald that says so. Throw the blame upon the Herald. As for Miss Jones, I will print another edition, and say it was Miss Smith, and you can send her a copy; although I think she ought to be extremely flattered that a talented fellow, a gallant chap like you should think of her, when he ex-

pects to be drowned shortly, eh? Look at it in that way."

"O, that is all very fine, Mr. Bennett, to talk. No matter what she thinks. If it had been any other day than Sunday, it would have been all right. But her father—Jehu! Sunday, eh! I'll go up to the house of Mr. Jones this evening, and know the worst."

Evening came, and Marion did as he stated he would do. He went around to Ann street to the Herald office. When he saw Mr. Bennett, the latter observed,

"Well, Marion, what success?"

"I could not get in. The servant, a grinning negro, handed me this note. Just read it."

"SIR, "Tuesday Evening.

"I HAVE to beg that you will no longer consider yourself an acquaintance of mine or of my family, and I have given orders that you never be admitted inside my doors. My daughter Euphenia joins me in these sentiments. We both regard you as a Sabbath-breaker of the worst kind. The Lord evidently kept you from being drowned in order that you may repent. Hoping you may do so,

"I am, respectfully,

"PETER JONES."

"Of course you will publish it. Give him as good as he sends. Let me write an article about it. He will regret the longest day he lives that he ever sent you that note," exclaimed Mr. Bennett, reaching out his hand for the note.

"O Lord, no! I could not think of such a thing. It would ruin me with the girl."

"You have nothing more to hope for in that quarter, if you put up with such a thing. It is a shame—but never mind—if you don't choose to take my advice, you are no worse off for my having offered it," said Mr. Bennett.

It was in those days actually considered a horrible matter to get into a newspaper. Marion so regarded it. Not so Mr. Bennett. He regarded those matters which became talked of among a set or circle, as legitimate articles for a newspaper. So they were; and now, that the ice is broken, half the people in the land are only too anxious to get their names into the newspapers, attached to anything.

END OF VOL. II.

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